

CENTRAL MORTGAGE AND HOUSING CORPORATION

Annual Report

TO THE MINISTER OF PUBLIC WORKS

1953

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March 11, 1954.

Honourable Robert H. Winters,
Minister of Public Works,
Ottawa, Ontario.

Dear Sir,

On behalf of the Board of Directors of Central Mortgage and Housing Corporation, and in accordance with the Central Mortgage and Housing Corporation Act and the National Housing Act, I report herewith on the administration of the housing acts and the affairs of the Corporation during 1953. Included in this report are financial statements of the Corporation for 1953, duly signed and certified.

More houses were built in Canada in 1953 than in any previous year. For the first time in the history of the country, the figure of 100,000 units was surpassed both in new starts and in dwellings completed.

The total of 102,409 new starts represented an increase of 23 per cent over the corresponding figure for 1952, and 11% over the previous record in 1950. The numbers of dwellings started in the six years 1948 to 1953, excluding conversions, were:

QUARTER	NUMBER OF DWELLINGS STARTED BY QUARTER					
	1948	1949	1950	1951	1952	1953
First.....	6,678	8,646	9,015	9,801	7,268	11,930
Second.....	33,090	32,053	33,134	28,664	28,023	34,816
Third.....	31,348	27,913	29,796	19,122	26,749	32,925
Fourth.....	19,078	21,897	20,586	10,992	21,206	22,748
Total.....	90,194	90,509	92,531	68,579	83,246	102,409

The number of dwellings completed during 1953 was 32% above the total for 1952. The high carryover of almost 60,000 units under construction at the end of 1953 will contribute to completions in 1954.

	1950	1951	1952	1953	1954
Number of dwellings under construction at beginning of year.....	59,503	59,443	47,448	55,689	59,923
Number of dwellings completed during year, including conversions.	91,754	84,810	76,302	100,628	—

As in 1952, all regions in the country shared in the rise in housing starts. The Ontario region showed a greater increase in starts than other regions, in 1953, after having had the smallest rate of increase in 1952. The regional distribution of starts between 1950 and 1953 is indicated in the following table.

REGION	DWELLINGS STARTED, EXCLUDING CONVERSIONS			
	1950	1951	1952	1953
Maritimes.....	7,451	3,562	4,720	5,921
Quebec.....	28,515	21,193	26,355	30,249
Ontario.....	33,430	27,349	30,016	38,873
Prairies.....	15,599	10,779	15,044	18,776
British Columbia.....	7,536	5,696	7,111	8,590

The rate of starts on a per capita basis varied greatly and as shown in the following table, was as high as 22 per thousand population in Edmonton and as low as 2.4 in Sydney. The rate of starts in urban areas generally exceeds that of the country as a whole. Most of the 30 centres listed in the table following had more than 7 starts per thousand population which represents the overall national rate in 1953, and three of the cities had a rate of starts about three times as high as the national rate.

DWELLINGS STARTED PER THOUSAND POPULATION

<u>Metropolitan Areas</u>			<u>Other Major Cities</u>		
<i>Centre</i>	1952	1953	<i>Centre</i>	1952	1953
Calgary.....	19.8	21.7	Brantford.....	6.8	8.8
Edmonton.....	16.6	22.1	Fort William.....	5.4	5.1
Halifax.....	4.9	11.9	Kingston.....	4.5	4.1
Hamilton.....	9.0	8.9	Kitchener.....	10.6	12.0
London.....	9.2	9.9	Oshawa.....	8.0	13.4
Montreal.....	8.6	10.9	Peterborough.....	5.5	7.2
Ottawa.....	6.2	7.0	Port Arthur.....	7.2	11.0
Quebec.....	3.4	4.8	Regina.....	12.5	20.4
Saint John.....	1.6	5.0	Sarnia.....	16.3	9.1
St. John's.....	9.6	6.4	Saskatoon.....	12.3	13.7
Toronto.....	8.6	9.8	Sault Ste. Marie....	17.1	21.9
Vancouver.....	8.2	10.4	Sherbrooke.....	5.8	6.8
Victoria.....	7.8	10.2	Sudbury.....	6.3	7.7
Windsor.....	6.3	6.1	Sydney.....	2.7	2.4
Winnipeg.....	7.9	9.0	Three Rivers.....	4.4	6.8

The unprecedented volume of residential construction in 1953 was the result of a number of favourable influences. Population factors sustained

demand in a purely physical sense, while the general buoyancy of the national economy made possible a rise in real incomes and savings. The lending institutions increased their activities in the mortgage field. Supply conditions in respect of both construction labour and materials were more satisfactory than in any year in the past decade. Construction costs remained relatively stable. The development of serviced land progressed more favourably than was anticipated. In most of Canada the exceptionally open weather in both spring and autumn encouraged outdoor work.

As to population, the number of families in Canada increased by about 93,000 in 1953, slightly more than in 1952, as marriages were up by 5% to 130,000. The desire of families to establish separate households is heightened by the birth of first children; there were 105,205 first births in Canada in 1953, representing a 4% increase over 1952.

The effect of population factors on the demand for new housing was intensified by an increase in the purchasing power of the average Canadian. Canadians saved \$1,480 million out of personal income in 1953 as against \$1,181 million in 1952. Personal disposable income per capita in 1953 was 3% above the corresponding figure for 1952. The rise in savings made it possible for Canadian families to provide the down payments for new dwellings, while higher incomes increased their capacity to meet carrying charges on owner-occupied homes and to pay rentals. There were more people in Canada wanting houses and able to pay for them at existing prices, than at any time since 1947.

This demand could not have remained fully effective without an increase in the flow of mortgage funds in 1953. The value of mortgage loans approved by lending institutions for 55,706 units of new residential construction in 1953, was \$370 million or 23% more than in 1952.

GROSS MORTGAGE LOANS APPROVED BY LENDING INSTITUTIONS	PRELIMINARY			
	1950	1951	1952	1953
Total amount (\$000)....	523,329	433,925	497,365	583,376
Amount for new residential construction (\$000)...	310,157	236,315	301,695	370,111
Number of new dwellings				
1st Quarter.....	9,413	11,409	8,519	11,532
2nd Quarter.....	17,665	12,352	12,530	16,063
3rd Quarter.....	16,452	8,310	13,162	14,978
4th Quarter.....	11,828	6,509	11,564	13,133
Year.....	55,358	38,580	45,775	55,706

Building materials were in adequate supply throughout the country and the construction labour force continued to expand. As a result the construction industry was able to build more houses than ever before, and also to raise the already high volume of non-residential construction. In 1953 residential construction formed a larger part of all new construction, as is indicated in the following table.

VALUE OF NEW CONSTRUCTION (\$ MILLION)

YEAR	Total	Non Residential	Residential	
			Amount	Per Cent of Total
1946	1,074	662	412	38.4
1947	1,424	884	540	37.9
1948	1,876	1,208	668	35.6
1949	2,124	1,349	775	37.5
1950	2,364	1,520	843	35.8
1951	2,736	1,914	822	30.0
1952	3,133	2,307	826	26.4
1953	3,651	2,565	1,086	29.7

In 1953 the value of new non-residential construction was almost four times as high as in 1946, while the value of new residential construction was about $2\frac{1}{2}$ times as high. The residential proportion of new construction dropped most rapidly in 1951 and 1952 when house building was affected by the defence measures undertaken following the Korean outbreak. At the same time non-residential new construction increased sharply with the expansion of defence and defence supporting construction work.

Despite the continued growth in overall construction activity, costs remained comparatively stable during 1953. Material prices for building products declined for the second successive year, but wage rates of construction workers rose. As in 1952, the combination of these factors produced a fairly constant price level to the buyers of new housing, and represented a psychological contribution to the high effective demand; the relative consistency of selling prices tended to encourage prospective buyers. The following table underlines the rapid increase in construction cost between 1948 and 1951, and the comparative stability during the past two years.

CENTRAL MORTGAGE AND HOUSING CORPORATION

COST INDEXES 1949 = 100	ANNUAL AVERAGE					
	1948	1949	1950	1951	1952	1953
Residential building						
material prices.....	95.4	100.0	106.4	125.5	125.0	123.8
Wage rates of construc-						
tion workers.....	94.4	100.0	105.4	115.3	124.5	132.8
Combined wage rates and						
material prices.....	95.0	100.0	106.0	121.7	124.8	127.2

There is evidence that the most recent increases in the combined index of wage rates and material prices have been partly offset by greater output per worker. The average construction period was 6.3 months for dwellings completed in 1953 and 7.0 months for those completed in 1952.

Considering the difficulties, Canadian municipalities on the whole achieved outstanding success during 1953 in providing serviced land; but in some cases new house construction was held back on this account. Lack of serviced land was probably the chief reason for the fact that residential starts in the Toronto area were at less than half the Edmonton rate. Even where the required quantity of land was produced, the financial problem continued to deteriorate. As fewer lots remained with ground services already in place, speculative activity drove raw land prices further upward, and those municipalities which still installed on-site services faced a rapidly growing burden upon their borrowing powers.

To an increasing extent, municipalities in 1953 abandoned the traditional technique of financing services through borrowings and recovering through local improvement charges. More and more, builders and developers were made responsible for the capital costs of developing raw land into building lots, and these costs were added to the sale price of the dwellings. Also, because the builder was faced with a need for additional working capital to finance the installation of on-site services, he needed assurance that mortgage financing would be available to him when he began to build. Hence a rising proportion of applications for National Housing Act loans involved forward commitments. In some cases, shortages of building land led to the development of projects just beyond the end of sewer and water lines, and septic tanks or wells were provided; here the cost of the installations raised the initial selling price, and the purchaser remains exposed to duplicated payments for services if and when mains are extended at a later date.

The financing of new schools is still a difficult problem, particularly for municipalities which are satellites to large cities and which attract a

relatively high proportion of families with children. A few municipalities have required builders to make a direct contribution to the capital cost of new schools; and these sums have been added to the selling price of the houses.

Up to the present the operation of the National Housing Act has depended largely on mortgage lending through lending institutions, principally life insurance companies and trust and loan companies. Joint loans have represented by far the most important aspect of Federal Government assistance in the housing field. The joint loan technique was first introduced in the Dominion Housing Act of 1935. It was incorporated also in the National Housing Acts of 1938 and 1944. Essentially the arrangement was that three-fourths of the amount of each loan was supplied by the lending institution, with the remaining one-quarter supplied from public funds but disbursed through the lending institution. The lending institutions acted as administrative agents for the loans. From the time of inception of the joint loan arrangement up to the end of 1953, a total of 168,000 loans, representing 203,000 dwellings and an amount of \$1,224 million were approved. Of all dwellings built in Canada between 1935 and 1953 two in every eleven were financed under the joint loan provisions.

Since the end of the war the mortgage portfolios of the lending institutions have been growing, both in amount and in proportion to their other assets. At the end of 1945 Canadian life companies with Canadian assets of \$2,082 million, held \$272 million or 13% of these assets in mortgages. By the end of 1952 their mortgages had reached \$3,373 million or 29.7% of their assets and by the end of 1953 this ratio was about 31%. Meanwhile the life companies reduced their holdings of Government of Canada bonds by about \$480 million, or from 57% of their total Canadian assets in 1945 to about 20% in 1953. The mortgage investments of the loan and trust companies have also formed a progressively increasing proportion of their total assets.

It became clear that the existing lending institutions could not maintain indefinitely the flow of mortgage funds needed to keep up the high rate of house building. In 1952 there had already been signs that the demand for new mortgage money was beginning to outstrip the non public funds available; as a result the Corporation extended its direct lending and made loans available for home ownership in communities up to 55,000 population. The further acceleration of residential construction in 1953 required a far heavier investment than ever before by the lending institutions; and the Corporation, in addition to its share of joint loans, approved direct loans amounting to \$55 million. It was apparent that

if private lending was to sustain the high level of house building there would have to be more lenders with more money to lend under the National Housing Act.

Accordingly in December 1953, the Government introduced legislation which would (a) replace the present joint loan technique by a system of mortgage insurance, (b) increase the liquidity and transferability of residential mortgages, (c) provide for the continued participation of present approved lenders, (d) enable the chartered banks and Quebec Savings Banks to enter the new residential mortgage lending field and (e) provide for the ownership of insured mortgages by individuals and other lenders subject to servicing by an approved lender.

In November 1950, the Corporation became the agent of Defence Construction Limited in the supervision and administration of defence projects. Since that time defence work valued at \$390 million has been put in place under the Corporation's supervision; this was in addition to the Corporation's other construction programmes. However by the end of 1953 the volume of defence construction activity had tapered sharply and only \$52 million worth of work remained to be completed. The reduced programme no longer justified the continued use of the Corporation's field organization; and arrangements were therefore made at the end of 1953 for the termination of the Corporation's agency. This did not affect other agency arrangements, such as that covering the construction of married quarters and schools for the Department of National Defence.

During 1953, The National Housing Act, 1944, as amended, was incorporated into the *Revised Statutes of Canada, 1952*, as the National Housing Act. The Central Mortgage and Housing Corporation Act was also consolidated into this revision, with no change in title. In this report references to particular sections of the National Housing Act, and the Central Mortgage and Housing Corporation Act, are made according to the section numbers designated in the new consolidations. For convenience in reference to earlier reports the section numbers previously used are also shown in square brackets.

LENDING OPERATIONS

The number of new dwellings approved for loans under the National Housing Act, at 38,648 in 1953, was 12.6% higher than in 1952. The number of loans, 26,514 and the amount of loans, \$290.8 million, were also higher than in 1952. Loans under the National Housing Act are made jointly with lending institutions or by the Corporation alone. Details of lending in the past year are shown in Tables 1 to 8.

Loans Made Jointly With Lending Institutions

Joint loans are made to prospective home owners and to builders of houses for sale to home owners under *Section 7* [4]. Under *Section 13* [8] joint loans are made to developers of rental projects.

Three trends in loans on dwellings for owner occupancy continued from 1952 into 1953. The ratio of land value to total dwelling cost increased, the average size of unit approved for loans rose, and the preference for bungalows as against other types of single family dwelling grew stronger.

Land valuations in excess of 15% of the estimated cost of construction occurred in about one-twentieth of the cases early in the year and one-sixth of the cases towards the year end. Floor areas of bungalows approved in 1953 averaged 1,073 square feet as against 1,037 square feet in 1952. One-storey dwellings represented 77% of all single family dwellings for which loans were approved in 1953 as against 70% in 1952.

Joint loans under *Section 7* [4] may be as high as 80% of lending value, if the sale or contract price of the dwelling does not exceed the Corporation's appraised value. Failing a sale price agreement, the loan is limited to 66⅔% of the lending value. In 1953 about 70% of the single family dwellings approved carried a sale price agreement.

The size of loan is subject also to maxima set by regulation. If a sale price agreement is in effect the amount of loan may not exceed \$10,000 per single family dwelling. Failing a sale price agreement the amount of loan may not exceed \$8,500 per unit. Towards the end of 1953 about one-third of the loans in some of the larger centres were limited by these maxima.

As a matter of policy the Corporation continued to take precautions that borrowers under the Act do not assume a debt that is unduly high in relation to their incomes. The average ratio of gross debt service to income in 1953, at 18.4%, compares with 18.2% in 1952 and 17.7% in 1951. Annual incomes of applicants averaged \$4,798 in 1953, compared with \$4,618 in 1952 and \$4,428 in 1951.

The table below gives a summary of lending operations under *Section 7* [4] of the Act for 1952 and 1953.

NET LOANS APPROVED	1952	1953	INCREASE %
Number of loans.....	20,758	22,569	8.7
Number of dwellings.....	21,250	22,905	7.8
Amount of loans (\$000).....	169,648	190,534	12.3

CENTRAL MORTGAGE AND HOUSING CORPORATION

Lending for rental projects under *Section 13* [8] of the Act also increased during 1953, as shown in the following table. The projects varied widely in their size and in the type of unit provided. The increase in lending on rental accommodation reflects in part the higher maximum loans authorized by regulation. In October, 1952, these maxima were increased from \$6,700 to \$8,500 per unit for semi-detached and row houses, and from \$6,700 to \$7,200 per unit for fully serviced apartments.

NET LOANS APPROVED	1952	1953	INCREASE
			%
Number of loans.....	525	597	13.7
Number of dwellings.....	6,238	7,968	27.7
Average loan per unit (\$).....	5,121	5,726	11.8
Amount of loans (\$000).....	31,947	45,623	42.8

In 1953, advances of the Corporation's share of all joint loans totalled \$54.2 million. At the year end 135,534 loans were outstanding, in which the Corporation's share amounted to \$241.3 million. At the end of the year 263 joint loans, representing less than one-quarter of one percent of the total number outstanding were reported three months or more in arrears.

Loans Made by the Corporation

Loans are made wholly by Central Mortgage and Housing Corporation under *Section 16* [9], *Section 17* [9A], and *Section 42* [31A] of the Act.

One striking change during 1953 was the upsurge of public interest in *Section 16* [9] authorizing loans for the construction of moderate-rental projects by limited dividend companies. Approvals during the year covered 1,329 units as compared with 841 in 1952, and it is perhaps significant that a substantial number of new projects of this kind were under discussion at the close of the year. This unusual interest arose partly from the difficulty of obtaining private mortgage funds and partly from uncertainty regarding future lending policies; but there was also evidence of a genuine interest in the social aspect of housing. Of the projects approved in 1953, seven were for families of low income, six were for elderly people, and one was for families of personnel of the Department of National Defence in Cobourg, Ontario.

NET LOANS APPROVED	1952	1953
Number of loans.....	10	16
Number of dwellings.....	841	1,329
Amount of loans (\$000).....	5,612	9,005

Section 17 [9A] provides for housing loans to companies engaged in mining, lumbering, logging or fishing. Two such loans were approved in 1953, for the construction of 13 dwellings in Quebec and Ontario.

Under *Section 43* [31A] the Corporation may make direct loans in areas where joint loans are not being provided by the lending institutions. Until July of 1952 such loans were restricted to municipalities of 5,000 population or less. Since then the Corporation's direct lending facilities have been extended to centres of up to 55,000 population. In most cases loans in the larger towns and smaller cities are made through lending institutions acting as agents of the Corporation, with the lending institution having a two-year option to convert any agency loan to a joint loan by purchasing a 75% interest.

Also under *Section 43* [31A] the Corporation may make loans in respect of rental insurance projects as prescribed for lending institutions under *Section 15* [8B] of the Act, provided that financing by a private lending institution is not available. On rental insurance projects intended for certified defence workers, the Corporation loan may be up to 85% of the estimated cost, with a rental ceiling effective for five years, otherwise the loan is limited to 80% of cost, with a rental ceiling effective for three years.

Finally under this section, and in accordance with the Defence Workers' Housing Loans Regulations, the Corporation may lend up to 90% of the agreed sale or contract price of dwellings for the ownership of certified defence workers.

A summary of loans under *Section 43* [31A] in 1953 follows, and details are contained in Tables 4 to 6. The number of units approved for loans under the rental insurance plan declined from 3,599 in 1952 to 3,060 in 1953. This reflects the fact that for the first time in recent years, a reduction in tenant demand became apparent in a few areas; significant numbers of rental vacancies developed in heated rental projects in Greater Montreal and Quebec City.

<u>TYPE OF LOAN</u>	NET LOANS APPROVED		
	Loans (Number)	Dwellings (Number)	Amount (\$000)
In lieu of joint loans			
Home-ownership.....	2,542	2,615	18,993
Rental.....	8	25	161
Rental insurance.....	47	3,060	20,331
Defence worker home-ownership.....	733	733	6,109

At the year end 5,765 loans made wholly by the Corporation were outstanding in the amount of \$120.7 million. Of these, six loans, or less than one-twelfth of one per cent were in arrears for three months or more. One *Section 43* [31A] mortgage was foreclosed and title to the property vested in the Corporation.

GUARANTEES

Guarantees under the National Housing Act are provided to lending institutions against losses on joint loans and to banks or other approved agencies lending funds for the improvement or extension of homes. Minimum returns may be guaranteed to lending institutions on investment in the assembly of land for residential purposes and to builders or other investors in approved rental housing projects.

Pool Guarantees

The Act provides that the Government shall bear losses on its share of joint loans and shall reimburse the lending institutions for losses on their share of such loans. By regulation, the liability of the Government on account of any lending institution is limited to the amount credited to the lending institution under a pool guarantee arrangement. The amount to the credit of any lending institution depends on the number of joint loans it has approved, their amount, term, and location. Separate guarantee accounts are maintained for rental and home-ownership loans. At the end of 1953 the Government had contingent liabilities under this arrangement of \$35.9 million on account of the 1944 Act and \$4.6 million on account of the 1938 Act. During 1953, profits on the realization of the security for defaulted joint loans exceeded losses by \$893. This amount was credited to the appropriate pool guarantee accounts.

Rental Insurance

In return for an insurance premium, payable annually up to 30 years, the Corporation under *Section 14* [8A] may guarantee to the owner of an approved rental housing project a minimum gross rental per annum. The rent for the first three years may not exceed \$87 per month for a fully-serviced housing unit of 800 square feet and \$61 for an unserviced unit. This maximum varies with the size of apartment and an additional rental of \$4.00 is allowed for fireproof construction. Developments for the period from the inception of the plan in July, 1948, are shown in the following table with further details in Tables 9 and 10.

CENTRAL MORTGAGE AND HOUSING CORPORATION

	JULY, 1948 TO END OF 1952	1953
Number of dwelling units covered by rental guarantee contracts.....	11,808	5,219
Number of dwelling units covered by commitments but not by contracts at end of period...	6,461	4,180
Aggregate of first year's rental guarantee at end of 1953 (\$000).....	—	12,917
Claims paid (\$).	5,474	—
Reserve for guaranteed rentals at end of period (\$000).....	718	931

Home Extension and Home Improvement Loans

Under *Section 27* [17] of the Act the Corporation may pay losses sustained by lending agencies in respect of approved loans for home improvement or home extension. The home improvement provisions have not been generally proclaimed.

During 1953 no home extension loans were approved. By the end of the previous year, 43 loans totalling \$130,090 had been approved for 74 units. At the end of 1953 the lenders reported 43 loans and a balance of \$10,533 outstanding, with no arrears.

Under the home improvement provisions 22 loans, totalling \$19,570 have been made to date, all in the Yellowknife area in 1952 and 1953. At the year end the lending agency which made these loans reported that a total amount of \$13,308 was outstanding, with no arrears.

Land Assembly

Under *Section 21* [11B] the Corporation may guarantee recovery of capital, with interest at 2% in respect of approved lending institution investments in the acquisition and development of land for housing purposes. At the beginning of 1953 there remained only one uncompleted project consisting of 417 lots of which 385 were sold or under option by the year end.

PUBLIC HOUSING AND LAND ASSEMBLY

Federal-Provincial Housing and Land Assembly

Section 46 [35] authorizes the Corporation, in cooperation with provincial governments, to undertake the purchase and improvement of land for sale and to construct houses for sale or for rent. Capital expenditures, profits and losses for projects initiated under this section

are shared 75% by the Federal Government and 25% by the government of the province. A province may require the municipality in which a project is located to carry a part of the provincial share. Nine provinces have enacted legislation providing for joint undertakings of this kind with the Federal Government, and seven of them have projects either planned, under way, or completed.

In all projects resulting in lots for sale, and some resulting in houses for rent, the revenues of the projects are established to meet the costs. When requested by the municipality and agreed by the province, dwellings may be rented to families of low income at rates insufficient to meet the carrying charges, each rental being set in relation to the income and number of persons of the family occupying the dwelling. Management of rental housing in every case is vested in a local housing authority, whose members are appointed by provincial order-in-council. Housing authorities have been appointed in 28 Canadian cities and towns. Rental dwellings are completed and occupied in 20 of these localities. The Corporation has endeavoured to serve as a clearing-house for the management experience gained by these authorities in the various provinces.

Up until 1953 under *Section 46 [35]* three types of project had developed, one type involving land improvement and sale only, another public rental housing only, and the third combining both the preparation of lots for sale and the construction of houses for rent. In 1953, by agreement with the Nova Scotia Housing Commission, two projects were undertaken with the houses to be built under conditions endorsed by the Commission as agent for the Government of Nova Scotia. Information about these projects is shown by locality in Tables 16 and 17. A summary of projects approved in 1953 and earlier years follows.

PROJECTS APPROVED UNDER

SECTION 46 [35]	1949-52	1953	TOTAL
Number of projects.....	38	15	53
Number of lots to be sold.....	11,906	1,067	12,973
Number of dwellings to be rented			
Economic rent.....	1,146	132	1,398
Subsidized rent.....	1,340	222	1,562
Number of dwellings to be sold....	—	20	20

Of the 53 projects approved since enactment of the section, 16 have been for land assembly only, 26 for rental housing only, nine for combined land assembly and rental housing, and two for houses to be sold. Of the 2,960 dwellings in rental projects approved to date, 1,398 are to be let

at rents sufficient to meet the annual carrying charges, including interest and principal, and 1,562 are to be rented at less than the annual carrying charges.

Urban Redevelopment

Under *Section 22* [12] of the National Housing Act, Federal grants to municipalities may be made to assist in clearing, replanning, rehabilitating and modernizing blighted or sub-standard areas. *Section 22* [12] was amended in 1953 to allow greater choice in the use of land cleared with assistance under the Act. A municipality may qualify for a grant toward the cost of acquisition and clearance if the land so cleared is re-used for rental housing under any of *Sections 16* [9], *19* [10] or *46* [35] of the Act, or for any other public purpose, provided that an equivalent amount of residential land is made available elsewhere.

In previous years, grants totalling \$1,150,000 were made to the City of Toronto with respect to acquisition and clearance of the northern portion of the Regent Park site. In 1953 a supplementary grant of up to \$212,000 was approved to complete this clearance. At the end of the year 693 properties had been acquired, representing over 97% of the designated area, and 27 properties remained to be acquired. Some 650 apartments out of a proposed total of 1,289 had been built and occupied.

No additional cities applied for clearance grants in 1953, although a number of municipalities have initiated necessary investigations with a view to redevelopment under the new terms. The preparation and execution of a redevelopment operation usually takes two or three times as long as the creation of the same number of dwellings on an undeveloped site, since it involves valuation and acquisition of numerous properties, rezoning and redesign of streets and services, and relocation of residents in a long-developed urban area, each step in accordance with exacting statutory and budgetary requirements.

CONSTRUCTION

The Corporation continued to supervise a large volume of construction in 1953 although there was reduced activity in certain programmes. The Corporation administered construction work on Federal-provincial projects, and on improvements to war workers' houses acquired from Wartime Housing Limited. Construction under the veterans' rental programme came to an end in 1953.

On an agency basis the Corporation carried out construction of schools and married quarters for the Department of National Defence. It also administered and supervised construction work for other departments and agencies, including Defence Construction (1951) Limited.

Federal-Provincial Housing Agreements

Since the introduction of *Section 46* [35] of the Act, construction operations pertaining to housing and land assembly projects have been as follows.

	1949-52	1953	Total
Number of dwellings			
Started	1,758	906	2,664
Completed	566	1,532	2,098
Under construction at year end	1,192	566	—
Number of lots developed	1,041	883	1,924
Expenditures, including provincial share (\$000)	14,324	13,586	27,910

Veterans' Rental Housing

The 400 units under construction at the end of 1952 were completed during 1953. This brought the veterans' rental programme to an end as new projects were not approved after May 15, 1949.

Permanent Improvements

At the beginning of the year there were 480 war workers' houses under contract for permanent improvements. During the year contracts for improvements on a further 36 units were awarded. At the end of the year work had been completed on 487 units and was proceeding on 29.

Permanent Married Quarters for the Department of National Defence

At the beginning of the year 2,453 housing units were under construction and 330 were under contract but not started. During the year contracts for an additional 637 units were awarded. Work was completed on 2,581 of these housing units in 1953. Preliminary arrangements were underway at the end of the year for a further 431 housing units required by the Armed Services. Tables 19 and 20 contain data on this housing programme by province and locality.

Department of National Defence Schools

It was arranged with the Department of National Defence that after the end of 1952 the Corporation would not conduct further negotiations for the provision of educational facilities for the children of servicemen. Five agreements under negotiation at the end of 1952 were completed in 1953.

Construction of 41 schools had been completed by the beginning of the year. Two schools and one four-room extension to an existing school were under construction. During the year contracts for six schools

and one extension were awarded. Three schools and two extensions were completed. At the end of the year, contracts were still to be awarded for two schools.

Department of Defence Production

The Corporation manages the construction of rental housing built for employees of defence industries under the capital assistance programme of the Department of Defence Production. As the agent of the Department of Defence Production the Corporation also administers the leases of these dwellings. Up to 1953 construction of 130 houses had been completed, 65 at Sorel, 50 at Renfrew, and 15 at Haley's Station near Renfrew. Construction was begun in 1953 on 24 units at St-Paul-L'Ermite.

Atomic Energy of Canada Limited

Before 1953 the Corporation had conducted an extensive programme for the construction of houses, schools, and other buildings for Atomic Energy of Canada Limited. Four housing units under construction at the beginning of the year were completed and 64 units were started in 1953. A further 15 units were approved for construction at the end of the year, and a programme for an additional 85 units was under consideration.

Defence Construction (1951) Limited

The construction programme conducted on behalf of Defence Construction (1951) Limited diminished during 1953. As shown in the following summary the Corporation had awarded contracts for most of the work requested by the Department of National Defence. Requests were made for construction valued at \$72 million in 1953 compared with \$186 million in 1952, and \$198 million in 1950 and 1951. Work remaining to be put in place at the end of 1953 was valued at about \$52 million.

	NUMBER OF CONTRACTS	VALUE (\$million)
Uncompleted contracts taken over as at November 22, 1950.....	128	43.0
Contracts requested		
November 22—December 31, 1950.....	27	14.3
1951.....	393	183.4
1952.....	487	185.5
1953.....	457	72.3
Total.....	1,364	455.5

CENTRAL MORTGAGE AND HOUSING CORPORATION

	NUMBER OF CONTRACTS	VALUE (\$million)
Contracts awarded		
November 30—December 31, 1950.....	23	10.9
1951.....	350	171.9
1952.....	493	160.7
1953.....	445	76.1
	<hr/>	<hr/>
Total.....	1,311	419.6
Work put in place		
November 30—December 31, 1950.....	—	1.2
1951.....	—	84.2
1952.....	—	181.8
1953.....	—	123.0
	<hr/>	<hr/>
Total.....	—	390.2

During the year 733 buildings and other works were completed and turned over to the Department of National Defence as compared with 669 buildings and other works during 1952. At the end of 1953 contractors were engaged at 112 sites under Corporation supervision and were employing about 3,900 on-site workers, as compared with 157 sites and 11,400 on-site workers at the end of 1952. The greater decrease in the number of workers was occasioned by the completion of many multiple building contracts during 1953.

Under this programme the Corporation has supervised the construction of buildings ranging in size from small signals buildings to cantilever hangars valued in excess of \$4 million each. The largest single contract awarded during 1953 was for the construction of a magazine, service buildings and associated services at Rocky Point (Esquimalt, B.C.), in the amount of \$2,002,400.

By type of service the value of contracts taken over and awarded by the Corporation up to the end of 1953 has been as follows: Air Force \$302 million; Army \$93 million; Navy \$43 million; Defence Research Board \$15 million; Canadian Arsenal, Civil Defence and Inspection Services together \$10 million.

REAL ESTATE ADMINISTRATION

The Corporation manages real estate acquired from various sources. This real estate includes houses built by Wartime Housing Limited, Housing Enterprises of Canada Limited, and by the Corporation under

the veterans' rental housing programme; houses purchased under guarantee through the integrated and defence workers' housing plans; the new Gander townsite, Laurentian Terrace in Ottawa, and Arbour Lodge at Ajax.

Property Management

Summary data on real estate management in 1952 and 1953 are shown in the following table. More detailed information for 1953 is provided in Tables 13 to 15. At the end of the year total rental arrears amounted to \$60,188, which represented .06% of rentals payable during the year. Of this amount \$36,382 represented arrears of one month only.

	1952	1953
Number of dwellings under management		
At beginning of year.....	24,775	19,644
At end of year.....	19,644	18,296
Rental revenue, dwellings		
Total (\$000).....	9,172	8,494
Per unit (\$).....	413	448
Maintenance expenditures		
Total (\$000).....	1,501	1,518
Per unit (\$).....	68	80

Tenant Selection

Dwellings in new projects allocated to tenants in 1953 numbered 463 and vacant units allocated numbered 2,412, for a total of 2,875 in the year. The proportion of Corporation-owned houses occupied by veterans increased from 93.0% to 94.6% through 1953. For the most part non-veteran occupancy represents continued tenancies of houses built for war workers by Wartime Housing Limited. Veterans' applications on hand at the end of the year numbered 11,200 as compared with 16,162 at the end of 1952.

Sale of Rental Houses

By the beginning of 1953 a total of 38,511 houses had been offered for sale and 34,335 sold for a total amount of \$130 million. During the year an additional 232 were put up for sale and 1,682 were sold for an aggregate price of \$7.0 million. Data by province and locality are shown in Tables 11 and 12.

First priority to purchase is given to the tenants. Houses which become vacant in a project are held for sale to veterans of World War II and the war in Korea. A tenant who does not wish to purchase the house

he occupies or any other house which the Corporation has for sale, may be requested to move to other suitable rental accommodation owned by the Corporation if an acceptable offer is received for his house.

At the end of the year 30,515 accounts resulting from the sale of houses to individuals on a deferred payment plan were under administration. Of these accounts, 59 were in arrears for three months or more at the year end. During the year three agreements were cancelled because of default in payment and there was no loss to the Corporation.

Payments to Municipalities

Payments in lieu of taxes on Corporation-owned houses were made to 179 municipalities in the amount of \$1.3 million during the year.

Fire Losses

There were 64 fires reported in 1953 resulting in repair costs of \$8,209. The average fire loss per unit for the units under management was 43 cents.

Integrated and Defence Workers' Housing

The 342 houses purchased by the Corporation under integrated contracts, had been sold by the end of 1953. During the year 26 houses built for defence workers and not sold by the builder were acquired. Of these eight were sold.

Ajax Development Project

In the Improvement District of Ajax the Corporation is engaged in the sale and management of industrial, commercial, and residential land and buildings, and the development of facilities and services which contribute to the growth of Ajax as a balanced industrial community.

Thirty acres of industrial land were sold during the year and negotiations for the sale of about 25 acres were in progress at the year end. Purchasers of industrial land constructed and occupied more than 235,000 square feet of industrial space. One new factory of 12,000 square feet is under construction and a factory of 10,000 square feet is to be constructed early in 1954. At the end of the year there were 32 industries in Ajax, with 1,700 employees. The commercial and residential development of Ajax proceeded in response to its industrial growth.

Fifty serviced residential lots were sold and on 43 of them new homes were completed and occupied by the year end. A row housing project of 36 dwelling units was started under the rental insurance plan. In the provision of ground services on land the Corporation spent \$318,000 in 1953.

The Improvement District began construction of two new schools, one of 16 rooms and the other of four, and a one room addition to the existing school.

Gander

By arrangement between the Department of Transport and the Corporation a townsite is being developed adjacent to Gander Airport. The townsite is being planned to accommodate an ultimate population of about 5,000, consisting mainly of Federal Government employees and their families. The plan involves the construction of rental housing by the Corporation and at the beginning of the year 24 units had been completed and 26 were under construction. Of these, 12 were completed in 1953 and contracts for an additional 50 were awarded. Serviced lots and housing loans are being made available for those preferring home ownership.

The Corporation has assumed responsibility for the townsite planning and the acquisition of necessary land. Municipal services are being installed by the Department of Transport.

The cost of new homes has been substantially higher in Gander than in less isolated locations. In order to protect the investment of the Corporation in rental housing an arrangement has been made for recovery of losses from the Federal departments whose employees are accepted as tenants at rents below an economic level.

RESEARCH AND INFORMATION

Under Part V of the Act the Corporation conducts and sponsors educational, information, and research activities in housing and community planning. Expenditures for these activities in 1953 amounted to \$361,358 of which \$219,697 was spent directly by the Corporation and \$141,661 was paid to universities and other Government agencies. Research is done in the field of mortgage finance in accordance with *Section 26* [27] of the Central Mortgage and Housing Corporation Act.

Economic and Related Research

The Corporation continued to provide statistics about housing and to conduct research into its economic aspects. Information arising out of this research is published quarterly in "Housing in Canada" and annually in "Mortgage Lending in Canada". The former publication deals mainly with the national rate of house building and the supply and demand factors underlying it. "Mortgage Lending in Canada" deals specifically with mortgage lenders and borrowers, and with the sources of funds used for new house building. The Corporation conducted an

outlook survey for 1953 as for earlier years, its results being incorporated in part in the White Paper, "Private and Public Investment in Canada, Outlook, 1953" tabled in Parliament by the Minister of Trade and Commerce early in the year.

In cooperation with the Bureau of Statistics, the Corporation continued its survey of the number of dwellings started and completed in cities and towns of 5,000 population and over. This survey was supplemented by sample surveys covering other areas. The Bureau of Statistics published the data monthly in "New Residential Construction".

Total outlay for economic and related research amounted to \$114,777 during 1953, with \$106,044 spent directly by the Corporation and the remainder paid to other organizations.

Housing Design

During 1953 the Corporation increased its efforts to obtain new and improved small house designs to be made available to the Canadian public. Invitations were sent to every registered architect in Canada to submit new designs to the Corporation. A total of 271 designs were submitted from 83 architects. Of these, 49 were accepted for inclusion in the Corporation's small house design booklets. These booklets are distributed widely and working drawings for the designs are sold at \$10 a set. Thirty designs, formerly included in these booklets, but now considered out of date, are withdrawn from the new issue to appear early in 1954.

The popularity of the bungalow is indicated by the number of sales of sets of working drawings for different house types. The total number of plan sets sold suggests that about 40% of the houses financed under the Act were based on plans obtained from the Corporation.

	PLAN SETS SOLD
Bungalows.....	7,225
1½-Storey.....	2,312
2-Storey.....	611
West Coast Designs.....	48
Other.....	381
Total.....	10,577

Building Research

Through observations of field performance and investigations of test data, the Corporation decides on the suitability of products or practices

for use in housing financed under the National Housing Act or built under the supervision of the Corporation.

In the conduct of building research the Corporation works with other agencies, including the Division of Building Research of the National Research Council, the Forest Products Laboratory of the Department of Northern Affairs and National Resources, Testing Laboratories of the Department of Public Works, and the Mines Branch of the Department of Mines and Technical Surveys. Many of the investigations by these agencies are undertaken at the suggestion of the Corporation and 127 projects in which the Corporation was interested went forward in 1953. The results of technical research enable the Corporation to adjust its standards from time to time in keeping with the development of new products and methods in light construction. In 1953 work was begun on basic revisions in Corporation standards pertaining to building papers, sub-flooring, roofing products, and insulation.

The Corporation, together with the National Research Council, assisted a heating device research and development project being conducted at Queen's University. In addition the Corporation completed six experimental houses in 1953, two of panel type construction and four prefabricated units.

Assistance was given to the National Research Council in its development of a revised national building code. The Corporation continued to work with committees of the Canadian Government Specifications Board and the Canadian Standards Association who are engaged in establishing performance specifications for building materials, equipment, and methods of application.

Community Planning

To promote the practice of community planning the Corporation has continued to give financial aid to the Community Planning Association of Canada, under the terms of *Section 35 [25]* of the Act. The Association is also supported by contributions from provincial and municipal governments and by membership fees. Its national office produces publications on community planning and its provincial divisions have conducted conferences and programmes of public education in all major centers. Local groups of members have focussed attention on special problems such as the housing needs of old people and the provision of adequate open spaces in residential areas.

The value of sound community planning is increasingly recognized and this is creating a demand for trained staff. Consequently the Corporation has continued to offer fellowships for the study of community

planning and has aided the development of graduate courses for this purpose at the universities of McGill, Toronto, Manitoba and British Columbia. In 1953 eight fellowships were awarded. In the previous two years of this scheme 15 persons were awarded fellowships and 14 have completed their training. All of these have been engaged in community planning work, five with municipalities, four with provincial governments, two with the Federal Government, and three in other capacities.

Information Services

More than 300,000 pieces of printed material were distributed during the year to explain the facilities of the National Housing Act and to encourage good house design and construction.

The Corporation's 1953 exhibit itinerary included fairs, exhibitions and builders' home shows at Vancouver, Trail, Edmonton, Calgary, Regina, Saskatoon, Winnipeg, Sarnia, London, Toronto, Peterborough, Montreal, Sherbrooke, Three Rivers, and Quebec. In addition a special exhibit concerning small houses and their furnishings was shown for an extended period at the Design Centre in Ottawa through the cooperation of the Industrial Design Division of the National Gallery.

There was an increase of more than 60% in requests for the Corporation's "Newspaper Feature Service" which provides house design illustrations for newspapers and other publications. In 1953 the service was requested by 89 English-language and 102 French-language publications as compared to 83 English and 35 French in 1952.

With the cooperation of the Canadian Film Institute and its member libraries, two Corporation films continued to circulate throughout Canada. A third film, a documentary on the development of Ajax, after being called in for revision, was redistributed to Canada's trade representatives in Europe and the United States.

Expenditures in 1953 on account of information services amounted to \$57,435

ACCOUNTS

The financial statements of the Corporation, shown on pages 35 to 45, comprise the "Balance Sheet as at 31st December, 1953", the statement of "Income and Expenditures for the Year Ended 31st December, 1953", and the statement of "Reserve Fund". In support of the balance sheet two additional schedules are shown, "Loans under the Housing Acts for the Year Ended 31st December, 1953", and "Real Estate for the Year Ended 31st December, 1953".

CENTRAL MORTGAGE AND HOUSING CORPORATION

INCOME AND EXPENDITURE

A summary of income and expenditure for 1952 and 1953 follows.

	1952	1953
	<hr/>	<hr/>
Income	(\$000)	(\$000)
Interest earned on loans.....	8,643	11,719
Property rentals.....	10,374	9,385
Income from investment in Federal-provincial projects.....	180	580
Interest earned on mortgages and agreements for sale.....	4,479	4,805
Fees for services provided under agreements...	1,448	1,446
Profit on sale of Corporation-owned real estate and other assets.....	(4)	9
Other income.....	117	188
	<hr/>	<hr/>
	25,237	28,132
Expenditure		
Administration.....	5,184	5,412
Property expenses.....	6,595	6,300
Interest on borrowings.....	9,079	12,055
	<hr/>	<hr/>
	20,858	23,767
	<hr/>	<hr/>
	4,379	4,365
Less estimated income tax.....	2,325	2,130
	<hr/>	<hr/>
Balance transferred to Reserve Fund.....	2,054	2,235

Interest earned on loans has increased from 1952 because of the greater amount outstanding on National Housing Act loans and the higher interest rates charged on more recent loans.

Interest earned on mortgages and agreements for sale has increased over 1952 by \$325,763.94 as a result of additional sales of property and the increased interest rate.

In the income and expenditure statement on pages 40 and 41, "Fees earned for Services provided under Agreements" includes those relating to construction supervision performed for Defence Construction (1951) Limited, the Department of National Defence, Atomic Energy of Canada Limited in respect of construction work at Deep River Village, and the Department of Defence Production.

Salaries and wages paid by the Corporation in 1953 amounted to \$6,809,407.65. Of this amount, \$3,011,553.82 was charged to administration expense and is reflected in the statement of income and expenditure. The remainder, being recoverable from the Minister of Public Works, and representing salaries paid on direct construction account, on maintenance of real estate, on Part V activities and under special agreements, was not shown as part of the administration expenses of the Corporation.

BALANCE SHEET

The assets and liabilities of the Corporation as at the end of 1953, shown on pages 38 and 39, totalled \$607,256,413.14. Details and explanatory comments follow.

Assets

In the statement of assets, "Cash" includes all funds on deposit in bank accounts, funds in transit and small amounts of cash held at Head Office and branches. Additional cash, if required, may be obtained under the Corporation's borrowing powers.

"Accounts Receivable" is made up of balances due from various Government departments and agencies for construction services performed under agreements, uncollected balances owed by tenants, amounts currently due from local housing authorities and municipalities in respect of Federal-provincial projects, and an adjustment in employer contributions to the Corporation's Pension Fund based upon an actuarial review of the fund.

"Expenditures Recoverable from Provincial Governments under Federal-Provincial Agreements," shown at \$1,201,541.85, represents the provincial share of expenditures made by the Corporation acting as banker for the several Federal-provincial partnerships. This is normally collected from the provinces at the end of each quarter.

The amount of \$116,749.89 shown as "Due from the Minister of Public Works on Current Account", consists of unrecovered expenditures made under Part V of the National Housing Act, and payments under *Section 4 [3A]* to lending institutions to cover special expenses in connection with joint loans in remote areas, less net recoveries from defaulting borrowers of guarantees paid under the Home Improvement Loans Guarantee Act, and net income collected from Emergency Shelter Projects.

"Maintenance Materials and other Supplies", valued at \$53,746.76, represents inventories of fuel and foodstuffs at special projects and other materials held for maintenance purposes at housing projects.

"Loans under the Housing Acts", reported also by type of loan in Statement IV, shows a net increase of \$84,876,306.10 over the previous year to a new balance of \$363,350,196.56 after allowance for repayments of \$17,128,769.82 during the year.

"Mortgages and Agreements for Sale" totalling \$102,762,606.67 represents the amount owing on properties sold by the Corporation and is distinguished from actual loans made under the housing acts. The total owing on these accounts has increased over 1952 by \$2,311,713.61. Repayments of \$10,261,694.82 were made during the year.

"Advances to Municipalities and others on deferred repayment terms" in the amount of \$5,279,396.57 represents the unrecovered portion of payments made by the Corporation to assist in construction and the installation of services in connection with housing and land assembly projects. The payments were made under agreements with the Corporation, some of which were undertaken in partnership with provincial governments under *Section 46* [35].

The "Real Estate" balance at \$107,403,753.60, was \$4,410,283.47 less than at the end of 1952. Additions to "Real Estate" totalling \$3,365,548.21 were made during 1953, with the greater part expended in completing the Fraserview development in Vancouver, adding to the Ajax industrial townsite and developing the Gander townsite in Newfoundland. The account has been reduced through dispositions of property totalling \$6,071,049.69 and depreciation of \$2,627,879.07 calculated at previous rates.

The "Corporation's Share in the joint ownership of Real Estate under Federal-Provincial Agreements" increased by \$8,567,193.35 to \$18,961,744.11 during 1953. As shown in the Schedule of Real Estate, recovery of investments in this field has accounted for a reduction of \$18,432.09 in the total Corporation interest in this type of property.

"Office Furniture and Sundry Equipment" increased in value by \$79,419.36 before providing for depreciation of \$107,481.77 calculated at rates previously in effect. The net value reported on the balance sheet is \$452,362.55.

"Contractors' and other Security Deposits lodged with the Department of Finance" includes government bonds received in respect of contracts awarded by the Corporation. These are held for safe-keeping until released to depositors. One item of \$22,500.00 in this account represents municipal bonds accepted as additional security in respect of a loan under *Section 16* [9].

"Other Assets" reported on the balance sheet at \$171,522.57 comprises the following.

CENTRAL MORTGAGE AND HOUSING CORPORATION

Prepayments to municipalities of taxes or in lieu of taxes\$	42,585.06
Unexpired group insurance premiums.....	85,489.48
Unexpired premiums on insurance and employees' surety bonds.....	13,692.72
Unexpended advances made to employees and others...	29,755.31
	<u>\$ 171,522.57</u>

Liabilities

"Accounts Payable and Sundry Accrued Charges" contains the following items.

Debts currently owing for operating purposes.....\$	159,223.01
Contractors' and consultants' claims for construction work or for services performed.....	1,010,878.48
Proceeds from sale of surplus construction materials payable to the Receiver-General.....	72,885.13
Provision for completion of permanent improvements...	27,596.23
Owing to provincial governments and housing authorities under Federal-provincial agreements.....	42,676.61
Sundry items accrued but not due for payment.....	67,390.28
	<u>\$ 1,380,649.74</u>

"Contractors' Holdbacks and Deposits from Contractors and Others" comprises:

Contractors' holdbacks.....\$	882,820.21
Contractors' security deposits.....	1,649,397.99
Refundable deposits from tenants.....	214,389.21
Deposits from borrowers for replacements and repairs to premises covered by rental insurance contracts....	964,909.81
Sundry deposits held in trust for future release to municipalities and others.....	57,330.56
	<u>\$ 3,768,847.78</u>

"Prepaid Rents and payments received on uncompleted sales of Real Estate" consists of three items.

Receipts representing prepaid rentals.....\$	136,517.92
Receipts on account of sales of Corporation-owned real estate in process but not fully executed.....	275,868.51
Receipts on account of uncompleted serviced land sold under Federal-provincial agreements.....	551,139.01
	<u>\$ 963,525.44</u>

"Employees' Retirement Fund" represents contributions held in trust for those employees not admitted to the Pension Fund and was \$47,402.33 more than at the end of 1952.

CENTRAL MORTGAGE AND HOUSING CORPORATION

"Reserves for Guaranteed Rentals and Purchase Guarantees" consists of two items which have both increased during the year, as follows.

Reserve for guaranteed rentals represents unused premiums collected on rental insurance contracts under *Section 14* [8A] of the National Housing Act and held to meet loss claims.

Balance at 31st Dec. 1952	Increase During 1953	Balance Outstanding at 31st Dec. 1953
<u>\$718,114.95</u>	<u>\$334,231.97</u>	<u>\$1,052,346.92</u>

Reserve for Purchase Guarantees re Defence Workers' Loans consists of unused premiums collected on account of guarantee contracts with builders under the Defence Workers' Housing Loans Regulations and held to meet losses on disposal of houses bought under the guarantee.

Balance at 31st Dec. 1952	Increase During 1953	Balance Outstanding at 31st Dec. 1953
<u>\$36,962.57</u>	<u>\$19,973.12</u>	<u>\$56,935.69</u>

The item "Due to the Minister of Public Works in respect of profits under the Housing Acts" comprises profits earned on sales of property acquired by foreclosure and profits on sales of property in land assembly projects developed under *Section 21* [11B] of the National Housing Act less losses covered by guarantees in *Section 24* [25] of the Central Mortgage and Housing Corporation Act. A summary of this account is set forth below.

Profits on sale of property acquired from institutional housing companies.....	\$ 55,877.02
Profits from sale of property on terminated direct loans.....	530.00
Profits from land assembly transactions under <i>Section 21</i> [11B] of the National Housing Act.....	58,782.77
	<u>115,189.79</u>

Deduct:

Losses on joint loans including the lending institutions' and the Corporation's share.....	105.41
Losses on share of property on terminated direct loans.....	1,375.34
Losses on sale of property acquired under guarantee from builders under the integrated housing plan.....	19,665.59
	<u>21,146.34</u>
Less recoveries of losses paid to lending institutions.....	1,137.80
	<u>20,008.54</u>
	<u>\$ 95,181.25</u>

CENTRAL MORTGAGE AND HOUSING CORPORATION

The amount of \$7,469,294.15 has been credited to the Reserve Fund in excess of the statutory limitation of \$5,000,000.00 stipulated in *Section 30* [31] of the Central Mortgage and Housing Corporation Act. Payment of this excess has been made to the Receiver-General since the year-end.

A provision of \$2,130,000.00 has been made for income tax which is payable pursuant to *Section 84* of the Income Tax Act. At the end of the year instalments totalling \$1,015,949.74 had been made in accordance with the requirement specified for corporations in *Section 50*. These instalment payments have been charged against this provision and the balance of \$1,114,050.26 shown on the balance sheet remains to be paid before June 30, 1954.

Borrowings from the Government of Canada are reported on the balance sheet according to the statutory authorities. These amounts include interest accrued at rates specified in the covering debentures. Changes in the principal owing under these accounts are shown for the year 1953 in the following table.

ACCOUNT DESCRIPTION	OUT- STANDING AT THE END OF 1952	NEW BORROW- INGS IN 1953	REPAY- MENTS IN 1953	OUT- STANDING AT THE END OF 1953
Borrowings under <i>Section 22</i> [23] of the Central Mortgage and Housing Corporation Act for lending under the housing acts (\$ million)	259.5	85.5	—	345.0
Borrowings under <i>Section 45</i> [34] of the National Housing Act for acquisition and construction of real estate (\$ million)	115.6	3.0	4.6	114.0
Borrowings under <i>Section 46</i> [35] of the National Housing Act for land assembly and construction of rental housing units under Federal-provincial agreements (\$ million).....	7.0	11.5	0.3	18.2

CENTRAL MORTGAGE AND HOUSING CORPORATION

"Unrealized Capital Surplus" represents the capitalized value of real estate acquired under *Section 45* [34] of the National Housing Act, the balance uncollected on sales of real estate acquired from the same source, and the uncollected portion of profits on sales of houses which were built by the Corporation with funds borrowed under *Section 45* [34]. Changes in this account during 1953 are summarized below.

Balance brought forward from December 31, 1952.....		\$ 79,364,866.10
<i>Add:</i>		
Additional surplus arising from sales of properties in 1953 acquired under <i>Section 45</i> [34] of the National Housing Act.....	3,295,130.08	
Unrealized profit on sales in 1953 of real estate acquired on Corporation account.....	270.11	3,295,400.19
		<hr/>
		82,660,266.29
<i>Deduct:</i>		
Proceeds from sales of properties acquired under <i>Section 45</i> [34] of the National Housing Act transferred to Reserve Fund account.....	4,686,513.26	
Proceeds from sales of properties acquired on Corporation account transferred to Reserve Fund account	6,532.77	4,693,046.03
		<hr/>
Balance as per Balance Sheet.....		\$ 77,967,220.26

RESERVE FUND

After taking into account all profits realized in 1953 and allowing for estimated income tax, the Reserve Fund of \$5,000,000.00 at the beginning of the year was increased to \$12,469,294.15. The surplus in excess of \$5,000,000.00 was transferred to the credit of the Receiver General as stipulated under *Section 30* [31] of the Central Mortgage

CENTRAL MORTGAGE AND HOUSING CORPORATION

and Housing Corporation Act. A statement of this account for 1952 and 1953 appears below.

	1952	1953
Credit Balance, January 1st.....	\$ 5,000,000.00	\$ 5,000,000.00
<i>Add:</i>		
Transfer from Income and Expenditure account for the year.....	2,053,984.23	2,234,660.30
Proceeds from the sales of properties acquired under <i>Section 45</i> [34] of the National Housing Act.....	6,700,589.51	5,234,633.85
	<hr/> 13,754,573.74	<hr/> 12,469,294.15
<i>Deduct:</i>		
Amount transferred to the credit of the Receiver-General as required by <i>Section 30</i> [31] of the Central Mort- gage and Housing Corporation Act.	8,754,573.74	7,469,294.15
Credit Balance.....	\$ 5,000,000.00	\$ 5,000,000.00

ORGANIZATION AND STAFF

The number of regional, branch, and district rental offices remained the same as in 1952. However, as a result of the continued sale of Corporation owned houses five rental sub-offices were closed. On December 31, 1953, there were five regional offices, 29 branch offices, three district rental offices and 22 rental sub-offices.

Construction of a new building for the British Columbia Regional Office was begun late in the year and an extension to the Atlantic Regional Office building was completed.

The staff decreased by 125 from 2,208 to 2,083 during the year. This is exclusive of part time or casual employees who decreased from a monthly average of 125 in 1952 to 122 in 1953. The completion of construction projects resulted in a decrease in our staff which was partly offset by an increase in the number of employees engaged in mortgage administration and lending.

The decentralization of mortgage accounting was completed in the Atlantic, Prairie and British Columbia Regions, and partially completed in the Ontario Region.

The directors of the Corporation extend their thanks and appreciation to members of the staff in all parts of the country for their excellent work in 1953.

Yours very truly,

D. B. MANSUR,

President.

CENTRAL MORTGAGE AND HOUSING CORPORATION

FINANCIAL STATEMENTS

31st DECEMBER, 1953

AUDITORS' REPORT

To the Minister of Public Works,
Ottawa.

We have examined the financial statements of Central Mortgage and Housing Corporation for the year ended 31st December, 1953 as enumerated in the index and have obtained all the information and explanations we have required. Our examination included a general review of the accounting procedures and such tests of accounting records and other supporting evidence as we have considered necessary in the circumstances.

In our opinion proper books of account have been kept and the financial statements of the Corporation were prepared on a basis consistent with that of the preceding year and are in agreement with the books.

The transactions of the Corporation that have come under our notice have, in our opinion, been within its powers under the Acts applicable to the Corporation.

In our opinion the balance sheet and the related statement of income and expenditure are properly drawn up so as to give respectively a true and fair view of the state of the Corporation's affairs as at 31st December, 1953 and of the income and expense of the Corporation for the year ended that date, according to the best of our information and the explanations given to us and as shown by the books of the Corporation.

MAURICE SAMSON, C.A.

K. W. DALGLISH, C.A.

Ottawa, Canada,
19th February, 1954

CENTRAL MORTGAGE AND HOUSING CORPORATION
FINANCIAL STATEMENTS
31st DECEMBER, 1953

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Corporation's Share in the joint ownership of Real
Estate under Federal-Provincial agreements for the
year ended 31st December, 1953.

CENTRAL MORTGAGE AND BALANCE SHEET AS

ASSETS

Cash.....	\$ 6,258,416.35
Accounts Receivable, less provision of \$9,137.81 for bad debts.....	922,375.66
Expenditures Recoverable from Provincial Governments under Federal-Provincial Agreements.....	1,201,541.85
Due from the Minister of Public Works on Current Account.....	116,749.89
Maintenance Materials and Other Supplies—at cost...	53,746.76
Loans under the Housing Acts, including \$1,310,203.03 accrued interest.....	363,350,196.56
Mortgages and Agreements for Sale arising from sales of properties, including \$393,115.26 accrued interest....	102,762,606.67
Advances to Municipalities and Others on deferred repayment terms, including \$13,374.76 accrued interest	5,279,396.57
Real Estate—at cost, or at values placed by the Board of Directors on properties acquired under Section 45 of the National Housing Act, less provision of \$10,843-184.02 for depreciation.....	107,403,753.60
Corporation's Share in the joint ownership of Real Estate under Federal-Provincial Agreements.....	18,961,744.11
Office Furniture and Sundry Equipment, less provision of \$565,624.72 for depreciation.....	452,362.55
Contractors' and other Security Deposits lodged with the Department of Finance.....	322,000.00
Other Assets.....	171,522.57

NOTE:—No provision has been made in the above statement for possible losses in respect of loans, guarantees and other commitments which are obligations of Her Majesty under the Housing Acts, other than the Reserves for Guaranteed Rentals and Purchase Guarantees.

\$607,256,413.14

D. B. MANSUR,
President

HOUSING CORPORATION

AT 31st DECEMBER, 1953

LIABILITIES

Accounts Payable and sundry Accrued Charges.....	\$ 1,380,649.74
Contractors' Holdbacks and Deposits from Contractors and Others.....	3,768,847.78
Prepaid Rents and payments received on uncompleted sales of Real Estate.....	963,525.44
Employees' Retirement Fund.....	281,171.40
Reserves for Guaranteed Rentals and Purchase Guarantees.....	1,109,282.61
Due to the Minister of Public Works in respect of profits under the Housing Acts.....	95,181.25
Due to the Receiver General under Section 30 of the Central Mortgage and Housing Corporation Act....	7,469,294.15
Estimated Income Tax, less instalments paid.....	1,114,050.26
Borrowings from the Government of Canada under Section 22 of the Central Mortgage and Housing Corporation Act, evidenced by debentures of the Corporation, including \$3,689,611.79 accrued interest (for lending under the Housing Acts).....	348,689,611.79
Borrowings from the Government of Canada under Section 45 of the National Housing Act, evidenced by debentures of the Corporation, including \$1,706,569.52 accrued interest (for acquisition and construction of Real Estate).....	115,747,932.92
Borrowings from the Government of Canada under Section 46 of the National Housing Act, evidenced by debentures of the Corporation, including \$423,468.55 accrued interest (for investment under Federal-Provincial Agreements).....	18,669,645.54
Unrealized Capital Surplus, including Surplus arising from valuations of property acquired under Section 45 of the National Housing Act.....	77,967,220.26
Capital: Authorized and paid up.....	25,000,000.00
Reserve Fund.....	5,000,000.00
	<hr/>
	\$607,256,413.14

C. D. ARMITAGE,
Chief Accountant

CENTRAL MORTGAGE AND HOUSING CORPORATION
INCOME AND EXPENDITURE FOR THE YEAR ENDED
31st DECEMBER, 1953

INCOME:

Interest earned on Loans under the Housing Acts.....	\$ 11,719,212.95	
<i>Less:</i> Interest on borrowings from the Government of Canada for lending under the Housing Acts.....	9,370,957.61	2,348,255.34
Property Rentals.....	9,385,076.28	
<i>Less:</i> Interest on borrowings from the Government of Canada for investment in completed properties.....	2,184,109.45	7,200,966.83
Income from Corporation's investment under Federal-Provincial Agreements.....	580,343.41	
<i>Less:</i> Interest on borrowings from the Government of Canada for investment under Federal-Provincial Agreements	500,722.54	79,620.87
<i>Other Income</i>		
Interest earned on Mortgages and Agreements for Sale.....	4,804,808.70	
Fees earned for services provided under Agreements.....	1,445,461.02	
Miscellaneous.....	188,334.27	6,438,603.99
		<u>16,067,447.03</u>

EXPENDITURE:*Administration:*

Salaries, Head Office and Branches.....	3,011,553.82	
Pension Fund, Retirement Fund, Group and Unemployment Insurance and Medical Examinations....	544,094.43	
Directors' Fees and Expenses	8,879.02	
Provision for Auditors' Fees and Expenses.....	38,442.13	
Legal Expenses.....	14,245.73	
Office Supplies and Expenses.	333,405.47	
Telephone and Telegraph...	156,008.55	
Rental and Expenses of Administrative Premises....	315,913.87	
Travel Expenses and use of employee-owned cars....	540,727.11	
Information Services, Films and Plans.....	26,711.39	
Depreciation on Business Premises.....	54,288.22	
Depreciation on Furniture and Equipment.....	97,987.96	
Other Expenses.....	269,805.31	5,412,063.01
carried forward		<u>\$5,412,063.01</u>
		<u>\$16,067,447.03</u>

CENTRAL MORTGAGE AND HOUSING CORPORATION

Statement II (Continued)

**CENTRAL MORTGAGE AND HOUSING CORPORATION
INCOME AND EXPENDITURE FOR THE YEAR ENDED
31st DECEMBER, 1953**

brought forward	\$5,412,063.01	\$16,067,447.03
EXPENDITURE (continued)		
<i>Property Expenses</i>		
Operating Expenses of Special Projects.....	928,144.04	
Repairs and Maintenance of Properties.....	1,523,880.48	
Payments to Municipalities in lieu of taxes and for services.....	1,341,736.51	
Depreciation on Real Estate	<u>2,506,103.35</u>	
	6,299,864.38	11,711,927.39
		<u>4,355,519.64</u>
<i>Add:</i>		
Profit on Sales of Corporation-owned Real Estate.....	25,545.35	
<i>Less:</i>		
Loss on disposal of assets through Crown Assets Disposal Corporation.....	<u>16,404.69</u>	<u>9,140.66</u>
INCOME LESS EXPENDITURE FOR THE YEAR BEFORE ESTIMATED INCOME TAX.....		4,364,660.30
<i>Deduct:</i>		
Estimated Income Tax.....		<u>2,130,000.00</u>
BALANCE TRANSFERRED TO RESERVE FUND.....	\$	<u>2,234,660.30</u>

Statement III

**CENTRAL MORTGAGE AND HOUSING CORPORATION
RESERVE FUND**

Credit Balance as at 31st December, 1952.....	\$ 5,000,000.00
<i>Add:</i>	
Income less Expenditure for the year ended 31st December, 1953 after Estimated Income Tax.....	2,234,660.30
Proceeds from sales of properties acquired under Section 45 of the National Housing Act, and accumulated depreciation thereon	<u>5,234,633.85</u>
	7,469,294.15
	<u>12,469,294.15</u>
<i>Deduct:</i>	
Amount transferred to the credit of the Receiver General..	<u>7,469,294.15</u>
Credit Balance as at 31st December, 1953, as limited by Section 30 of the Central Mortgage and Housing Corporation Act..	<u>\$ 5,000,000.00</u>

CENTRAL MORTGAGE AND HOUSING CORPORATION
LOANS UNDER THE HOUSING ACTS FOR THE YEAR ENDED 31st DECEMBER, 1953

	Balances 31st December, 1952						Balances 31st December, 1953	
	Number of Loans Out- standing	Value	Number of New Loans	Advances and Other Charges during 1953	Number of Loans Paid in Full	Repayments during 1953	Number of Loans Out- standing	Value
<i>Joint Loans</i> (Corporation's Share)...	115,778	\$198,966,435.02	22,652	\$ 54,158,729.23	2,896	\$11,778,132.58	135,534	\$241,347,031.67
<i>Direct Loans</i> Limited Dividend Housing Companies..	26	4,876,228.14	12	4,650,572.95	1	266,990.73	37	9,259,810.36
Mining, Lumbering, Logging and Fishing Industries.....	5	286,675.93		3,161.35	1	32,981.09	4	256,856.19
Builders and Others, insured under Rental Guarantee Contracts.	525	60,016,495.80	49	21,355,813.00	1	3,768,856.41	573	77,603,452.39
Other Builders and Home Owners.....	2,329	13,017,852.54	2,845	21,836,799.39	23	1,281,809.01	5,151	33,572,842.92
	2,885	78,197,252.41	2,906	47,846,346.69	26	5,350,637.24	5,765	120,692,961.86
GRAND TOTALS...	118,663	\$277,163,687.43	25,558	\$102,005,075.92	2,922	\$17,128,769.82	141,299	\$362,039,993.53
ADD: Accrued Interest....								1,310,203.03
								<u>\$363,350,196.56</u>

Statement IV (Cont'd)

MORTGAGES AND AGREEMENTS FOR SALE ARISING FROM SALES OF PROPERTIES
FOR THE YEAR ENDED 31ST DECEMBER, 1953

	Balances 31st December, 1952		Sales and Other Charges During 1953		Repayments During 1953		Balances 31st December, 1953	
	Number of Accounts Out- stand- ing	Value	Number of New Accounts	Value	Number of Accounts Paid in Full or Closed	Total Repayments	Number of Accounts Out- stand- ing	Value
Mortgages.....	3,190	14,573,710.96	489	2,328,359.77	49	1,616,814.62	3,630	15,285,256.11
Agreements for Sale.....	25,579	85,484,066.84	1,850	10,245,048.66	544	8,644,880.20	26,885	87,084,235.30
TOTALS.....	28,769	\$100,057,777.80	2,339	\$12,573,408.43	593	\$10,261,694.82	30,515	\$102,369,491.41
ADD: Accrued Interest.....								393,115.26
								<u>\$102,762,606.67</u>

CENTRAL MORTGAGE AND REAL ESTATE FOR THE YEAR

	Balances 31st December, 1952		Additions and Transfers during 1953	
	Units	Book Value	Units	Amount
<i>Business Premises for Corporation Use.</i>	77	\$ 2,564,935.67	(7)	\$ 197,214.88
<i>Constructed for Rental</i>				
Warworkers' Houses.....	2,118	1,243,821.72	1	(16,309.34)
Servicemen's Houses.....			Nil	Nil
1947 Programme and prior.....	4,181	12,543,000.00	Nil	1,245,306.83
1948 and 1949 Programme.....	12,400	86,339,916.32	Nil	Nil
Multiple Dwellings.....	623	5,344,451.65	Nil	Nil
Housing acquired from Limited Dividend Companies:				
Single Houses.....	287	2,242,021.08	Nil	Nil
Multiple Dwellings.....	1,136	8,485,054.84	Nil	Nil
Garages.....	232		Nil	
Gander Townsite Development....	24	198,723.86	12	898,747.48
	21,001	116,396,989.47	13	2,127,744.97
<i>Ajax Industrial Townsite</i>				
Property Taken Over.....	Nil	Nil	110	197,625.63
Corporation's Investment.....	Nil	Nil	3	1,116,968.85
	Nil	Nil	113	1,314,594.48
<i>Acquired under Guarantee Agreements..</i>	15	86,591.57	26	243,902.80
<i>Leasehold Properties</i>				
Staff House—Hamilton.....	1	190,000.00	Nil	Nil
<i>Other Real Estate.....</i>				
Vacant Land.....	Nil	955,053.37	Nil	125,122.51
Sundry.....	154	758,869.02	(94)	(643,031.43)
	154	1,713,922.39	(94)	(517,908.92)
GRAND TOTALS.....	21,248	\$120,952,439.10	51	\$3,365,548.21

CORPORATION'S SHARE IN THE JOINT OWNERSHIP OF REAL ESTATE UNDER FE

Rental Housing.....	8,066,263.12	8,499,415.07
Land Assembly.....	1,786,280.01	494,912.13
Expenditures on Preliminary Agreements.....	185,011.61	(51,705.74)
Combined Rental Housing and Land Assembly.....	356,996.02	(356,996.02)
TOTALS.....	\$10,394,550.76	\$8,585,625.44

HOUSING CORPORATION
ENDED 31st DECEMBER, 1953

Dispositions during 1953		Balances 31st December, 1953			
Units	Book Value	Units	Book Value	Dep'n. and Amortization	Book value after Dep'n.
9	\$ 20,535.40	61	\$ 2,741,615.15	\$ 104,651.50	\$ 2,636,963.65
635	539,079.47	1,484	688,432.91	Nil	688,432.91
1,546	4,638,000.00	2,635	7,905,000.00	1,500,523.45	6,404,476.55
5	34,159.55	12,395	87,551,063.60	6,973,894.38	80,577,169.22
Nil	Nil	623	5,344,451.65	645,838.48	4,698,613.17
32	253,121.80	255	1,988,899.28	280,073.67	1,708,825.61
27	439.36	1,109	8,484,615.48	1,219,663.04	7,264,952.44
Nil	Nil	232	1,097,471.34	Nil	1,097,471.34
2,245	5,464,800.18	18,769	113,059,934.26	10,619,993.02	102,439,941.24
14	14,734.72	96	182,890.91	11,788.57	171,102.34
1	238,652.48	2	878,316.37	74,248.44	804,067.93
15	253,387.20	98	1,061,207.28	86,037.01	975,170.27
14	79,387.54	27	251,106.83	Nil	251,106.83
1	190,000.00	Nil	Nil	Nil	Nil
Nil	45,564.90	Nil	1,034,610.98	24,689.79	1,009,921.19
14	17,374.47	46	98,463.12	7,812.70	90,650.42
14	62,939.37	46	1,133,074.10	32,502.49	1,100,571.61
2,298	\$6,071,049.69	19,001	\$118,246,937.62	\$10,843,184.02	\$107,403,753.60

FEDERAL-PROVINCIAL AGREEMENTS FOR THE YEAR ENDED 31st DECEMBER, 1953

Nil	16,565,678.19	18,432.09	16,547,246.10
Nil	2,281,192.14	Nil	2,281,192.14
Nil	133,305.87	Nil	133,305.87
Nil	Nil	Nil	Nil
Nil	\$18,980,176.20	\$18,432.09	\$18,961,744.11

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PART I

NATIONAL HOUSING ACT OPERATIONS

TABLE 1

NET LOANS APPROVED UNDER THE
DOMINION HOUSING ACT, 1935, THE NATIONAL HOUSING ACT, 1938,
AND THE NATIONAL HOUSING ACT, 1944

October 1, 1935 — December 31, 1953 ⁽¹⁾

Period and Housing Act	Number of Loans	Number of Housing Units	Amount (\$000)
Dominion Housing Act, 1935:			
1935 (October 1—December 31).....	73	97	514
1936.....	550	788	3,778
1937.....	1,311	1,817	7,524
1938 (January 1—July 31).....	1,149	2,197	7,803
Sub-Total.....	3,083	4,899	19,619
National Housing Act, 1938:			
1938 (August 1—December 31).....	1,198	1,697	6,037
1939.....	4,315	5,973	19,142
1940.....	4,897	5,621	16,721
1941.....	4,370	4,323	13,508
1942.....	1,138	1,093	3,170
1943.....	1,721	1,721	5,454
1944.....	1,393	1,393	4,855
1945 (January 1—January 31) ⁽²⁾	-407	-407	-1,368
Sub-Total.....	18,625	21,414	67,519
National Housing Act, 1944:			
1945 (February 1—December 31).....	4,838	5,387	22,511
1946.....	7,341	11,827	55,951
1947.....	8,886	10,933	53,230
1948.....	15,313	18,776	104,291
1949.....	18,047	25,166	140,830
1950.....	33,934	42,280	284,487
1951.....	14,916	19,283	123,621
1952.....	23,718	34,323	249,084
1953.....	26,514	38,648	290,823
Sub-Total.....	153,507	206,623	1,324,828
TOTAL.....	175,215	232,936	1,411,966

⁽¹⁾ Annual figures represent the total number of approvals plus reinstatements and increases minus cancellations, decreases and withdrawals.

⁽²⁾ In 1945 cancellations exceeded approvals under The National Housing Act, 1938.

TABLE 2
NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY PROVINCE, 1953

Province	Population (000)	Net Loans Approved				Construction Progress of N.H.A. Units			
		Number of Loans	Number of Housing Units	Amount (\$000)	Units per 1,000 popu- lation	Number of Housing Units Under Construction as at December 31, 1952	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1953
Newfoundland.....	383	158	168	1,279	.44	30	121	36	115
Prince Edward Island.....	106	15	16	124	.15	11	13	15	9
Nova Scotia.....	663	410	1,130	7,813	1.70	165	1,066	346	885
New Brunswick.....	536	308	333	2,629	.62	117	311	301	127
Quebec.....	4,269	4,684	7,456	55,459	1.74	4,554	6,584	7,369	3,769
Ontario.....	4,897	13,097	18,839	145,129	3.85	9,957	16,240	17,857	8,340
Manitoba.....	809	1,558	2,050	14,969	2.53	1,234	2,019	2,223	1,030
Saskatchewan.....	861	633	832	6,231	.97	219	683	468	434
Alberta.....	1,002	3,738	5,464	39,593	5.45	2,660	4,467	4,821	2,306
British Columbia.....	1,230	1,913	2,360	17,593	1.92	1,114	2,270	2,425	959
Northwest Territories.....	16	1	1	7	.06	—	—	—	—
Yukon Territory.....	9	—1	—1	—3	—	—	—	—	—
CANADA (1).....	14,781	26,514	38,648	290,823	2.61	20,061	33,774	35,861	17,974

(1) Gross loans approved during 1953 numbered 28,129 for 40,849 units amounting to \$314,040, 729; this volume was reduced by cancellations, reinstatements and other changes involving 1,615 loans for 2,201 units and \$23,217,577 to yield net loans approved as shown above.

TABLE 3
NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY MAJOR CITY ⁽¹⁾, 1953

Area	Population (000)	Net Loans Approved				Construction Progress of N.H.A. Units			
		Number of Loans	Number of Housing Units	Amount (\$000)	Units per 1,000 popu- lation	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1953	
<i>Metropolitan Areas ⁽²⁾</i>									
Calgary.....	160	1,414	1,924	14,350	12.03	1,499	1,724	585	
Edmonton.....	200	1,648	2,796	20,070	13.98	2,285	2,328	1,454	
Halifax.....	143	289	1,001	6,913	7.00	944	244	814	
Hamilton.....	283	1,729	1,828	14,585	6.46	1,909	1,677	1,007	
London.....	135	881	990	7,796	7.33	930	1,034	537	
Montréal.....	1,730	3,181	5,184	38,230	3.00	4,843	5,633	2,739	
Ottawa.....	330	1,073	2,059	16,449	6.24	1,592	1,355	987	
Québec.....	341	477	545	4,742	1.60	344	633	72	
Saint John.....	78	36	37	313	.47	36	39	17	
St. John's.....	72	95	105	736	1.46	60	17	58	
Toronto.....	1,172	3,900	7,899	59,005	6.74	5,908	7,500	2,725	
Vancouver.....	628	1,266	1,549	11,698	2.47	1,486	1,687	546	
Victoria.....	108	315	405	2,714	3.75	429	423	193	
Windsor.....	175	584	679	5,303	3.88	564	452	296	
Winnipeg.....	368	1,451	1,942	14,211	5.28	1,901	2,082	980	
Sub-Total.....	5,923	18,339	28,943	217,115	4.89	24,730	26,828	13,010	

⁽¹⁾—Major cities are municipalities with a population of 30,000 and over.

⁽²⁾—Includes a few dwelling units situated in parts of municipalities which cut across metropolitan boundaries but lie outside these areas.

TABLE 3
NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY MAJOR CITY (1), 1953—Continued

Area	Population (000)	Net Loans Approved			Construction Progress of N.H.A. Units			
		Number of Loans	Number of Housing Units	Amount (\$000)	Units per 1,000 popu- lation	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1953
<i>Other Major Cities</i>								
Brantford.....	37	25	46	257	1.24	30	36	16
Fort William.....	37	31	31	225	.84	27	21	14
Kingston.....	45	147	164	1,344	3.64	167	170	84
Kitchener.....	53	520	533	3,920	10.05	615	578	295
Oshawa.....	44	190	190	1,458	4.32	251	151	145
Peterborough.....	39	189	207	1,514	5.31	190	192	136
Port Arthur.....	34	28	28	202	.82	26	21	18
Regina.....	74	261	261	2,036	3.53	259	210	164
St. Catharines.....	39	49	49	425	1.26	28	19	15
Sarnia.....	38	201	201	1,734	5.29	291	301	130
Saskatoon.....	60	246	445	3,296	7.42	288	169	185
Sault Ste. Marie.....	36	46	46	355	1.28	40	44	21
Sherbrooke.....	57	77	114	778	2.00	117	110	69
Sudbury.....	46	41	52	395	1.13	30	8	29
Sydney.....	35	6	6	51	.17	8	10	5
Three Rivers.....	54	44	197	1,293	3.65	51	102	28
Sub-Total.....	728	2,101	2,570	19,283	3.53	2,418	2,142	1,334
Other Areas.....	8,130	6,074	7,135	54,425	.88	6,626	6,891	3,630
Total.....	14,781	26,514	38,648	290,823	2.61	33,774	35,861	17,974

(1)—Major cities are municipalities with a population of 30,000 and over.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 4—NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY TYPE OF LOAN, 1953.

Type of Loan	Net Loans Approved			Construction Progress of N.H.A. Units			
	Number of Loans	Number of Housing Units	Amount (\$000)	Number of Housing Units Under Construction as at December 31, 1952	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1953
(a) N.H.A. Part I <i>Joint Loans for Home Owners (basic):</i>							
Owner-Occupancy.....	2,048	2,117	15,725	1,623	1,854	2,604	873
Integrated Housing.....				112		112	
For Sale.....	4,468	4,783	34,107	2,370	3,561	4,309	1,622
Sub-Total.....	6,516	6,900	49,832	4,105	5,415	7,025	2,495
(b) N.H.A. Part I <i>Joint Loans for Home Owners (with additional Loan):</i>							
Owner-Occupancy.....	-39	-42	-303	233	—	233	—
Integrated Housing.....				64	—	64	—
For Sale.....	-63	-66	-597	875	—	875	—
Sub-Total.....	-102	-108	-900	1,172	—	1,172	—
(c) N.H.A. Part I <i>Joint Loans for Home Owners (higher ratio):</i>							
Owner-Occupancy.....	3,185	3,202	27,224	1,576	3,514	3,591	1,499
For Sale.....	12,970	12,911	114,377	6,712	13,866	13,708	6,870
Sub-Total.....	16,155	16,113	141,601	8,288	17,380	17,299	8,369
(d) N.H.A. Part II <i>Loans for Rental Purposes:</i>							
For rent.....	597	7,968	45,622	3,336	6,072	5,872	3,536
Limited-Dividend Companies.....	16	1,329	9,005	243	336	278	301
Primary Industries.....	2	13	68	—	1	—	1
Sub-Total.....	615	9,310	54,695	3,579	6,409	6,150	3,838

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 4—NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY TYPE OF LOAN, 1953—*Continued*

Type of Loan	Net Loans Approved			Construction Progress of N.H.A. Units			
	Number of Loans	Number of Housing Units	Amount (\$000)	Number of Housing Units Under Construction as at December 31, 1952	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1953
(e) N.H.A. Section 43							
<i>Corporation Loans for Home Owners (basic):</i>							
Owner-Occupancy.....	506	514	3,345	187	609	435	361
For Sale.....	11	11	87	—	4	—	4
Co-operatives.....	90	148	1,008	—	41	—	41
<i>Corporation Loans for Home Owners (with additional loan):</i>							
Owner-Occupancy.....	-1	-1	-5	1	—	1	—
<i>Corporation Loans for Home Owners (higher ratio):</i>							
Owner-Occupancy.....	860	866	6,111	112	645	318	439
For Sale.....	184	184	1,599	—	49	3	46
<i>Corporation Loans for Home Owners (defence workers):</i>							
Owner-Occupancy.....	254	254	2,154	18	205	115	108
For Sale.....	479	479	3,955	796	820	1,207	409
<i>Agency Loans for Home Owners (basic):</i>							
Owner-Occupancy.....	128	128	902	4	131	43	92
For Sale.....	50	50	346	—	45	9	36
<i>Agency Loans for Home Owners (higher ratio):</i>							
Owner-Occupancy.....	411	412	3,199	13	352	101	264
For Sale.....	298	298	2,371	13	304	141	176
<i>Corporation Loans for Rental Purposes:</i>							
For Rent.....	6	22	145	2	3	3	2
For Rental Insurance.....	47	3,060	20,331	1,755	1,358	1,834	1,279
<i>Agency Loans for Rental Purposes:</i>							
For Rent.....	2	3	16	12	2	—	14
<i>Corporation Loans for Rural Housing:</i>							
Owner-Occupancy.....	5	5	31	4	2	5	1
Sub-Total.....	3,330	6,433	45,595	2,917	4,570	4,215	3,272

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 4—NET LOANS APPROVED AND CONSTRUCTION PROGRESS OF N.H.A. UNITS, BY TYPE OF LOAN, 1953—*Continued*

Type of Loan	Net Loans Approved			Construction Progress of N.H.A. Units			
	Number of Loans	Number of Housing Units	Amount (\$000)	Number of Housing Units Under Construction as at December 31, 1952	Number of Housing Units Started	Number of Housing Units Completed	Number of Housing Units Under Construction as at December 31, 1953
(f) N.H.A. Parts I, II and Section 43 <i>Joint and Corporation Loans for Home Owners and Rental Purposes:</i>							
Owner-Occupancy.....	7,352	7,450	58,352	3,767	7,310	7,441	3,636
Integrated Housing.....				176		176	
For Sale.....	18,397	18,650	156,245	10,766	18,649	20,252	9,163
Co-operatives.....	90	148	1,008		41		41
For Rent.....	605	7,993	45,783	3,350	6,077	5,875	3,552
For Rental Insurance.....	47	3,060	20,331	1,755	1,358	1,834	1,279
Limited-Dividend Companies.....	16	1,329	9,005	243	336	278	301
Primary Industries.....	2	13	68		1		1
Rural Housing.....	5	5	31	4	2	5	1
TOTAL.....	26,514	38,648	290,823	20,061	33,774	35,861	17,974

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953

Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Metropolitan Areas:</i>									
Calgary.....	—	—	—	17	17	138	—	—	—
Edmonton.....	—	—	—	32	32	284	—	—	—
Halifax.....	32	33	213	68	68	524	—	—	—
Hamilton.....	21	21	145	145	145	1,372	4	4	33
London.....	—	—	—	—	—	—	4	4	29
Montréal.....	147	150	1,051	—	—	—	—	—	—
Ottawa.....	25	58	436	—	—	—	2	2	19
Québec.....	4	4	28	—	—	—	—	—	—
Saint John.....	—	—	—	—	—	—	—	—	—
St. John's.....	82	93	629	—	—	—	-1	-1	-10
Toronto.....	116	116	975	-100	-100	-1,044	—	—	—
Vancouver.....	20	20	132	—	—	—	14	14	112
Victoria.....	—	—	—	3	3	23	—	—	—
Windsor.....	1	1	5	66	66	583	—	—	—
Winnipeg.....	1	1	8	16	16	140	—	—	—
Sub-Total.....	449	497	3,622	247	247	2,020	23	23	183
<i>Other Major Cities:</i>									
Brantford.....	4	4	27	—	—	—	1	1	10
Fort William....	7	7	44	—	—	—	14	14	113
Kingston.....	4	4	32	—	—	—	22	22	183
Kitchener.....	—	—	—	—	—	—	—	—	—
Oshawa.....	12	12	79	—	—	—	39	39	268
Peterborough....	—	—	—	—	—	—	22	22	178
Port Arthur.....	15	15	113	—	—	—	8	8	64
Regina.....	—	—	—	—	—	—	—	—	—
St. Catharines...	—	—	—	—	—	—	—	—	—
Sarnia.....	18	18	133	-18	-18	-189	—	—	—
Saskatoon.....	24	24	189	—	—	—	182	182	1,401
Sault Ste. Marie..	—	—	—	—	—	—	12	12	102
Sherbrooke.....	—	—	—	—	—	—	—	—	—
Sudbury.....	1	1	6	—	—	—	—	—	—
Sydney.....	—	—	1	—	—	—	4	4	30
Three Rivers.....	—	—	—	—	—	—	—	—	—
Sub-Total.....	85	85	624	-18	-18	-189	304	304	2,349
<i>Other Localities</i>									
Abbotsford, B.C..	—	—	—	—	—	—	1	1	9
Ajax, Ont.....	5	5	45	7	7	64	43	43	356
Allan, Sask.....	1	1	4	—	—	—	—	—	—
Alliston, Ont.....	3	3	19	—	—	—	—	—	—
Almonte, Ont.....	1	1	7	—	—	—	—	—	—
Amherst, N.S.....	—	—	—	—	—	—	2	2	9
Amherstburg, Ont.	1	1	7	—	—	—	—	—	—
Anderson Twp., Ont.....	1	1	7	—	—	—	—	—	—
Andrew, Alta.....	2	2	10	—	—	—	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—Continued

Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Annapolis, N.S....	1	1	7	—	—	—	—	—	—
Antigonish, N.S....	1	2	12	—	—	—	1	1	8
Arvida, P.Q.....	—	—	—	18	18	160	—	—	—
Assiniboia, Sask..	1	1	5	—	—	—	—	—	—
Athabaska, Alta..	1	1	6	—	—	—	—	—	—
Atikokan, Ont....	2	2	13	17	17	146	10	10	75
Aurora, Ont.....	1	1	7	—	—	—	—	—	—
Avonport, N.S....	1	1	5	—	—	—	—	—	—
Aylmer, Ont.....	—	—	—	—	—	—	2	2	13
Baie-Comeau, P.Q.	11	11	75	—	—	—	—	—	—
Balmoral, N.B....	-1	-1	-7	—	—	—	—	—	—
Barrie, Ont.....	—	—	—	—	—	—	4	4	26
Barrabte, P.Q....	2	2	14	—	—	—	—	—	—
Bassano, Alta....	3	3	20	—	—	—	—	—	—
Bathurst, N.B....	5	5	36	—	—	—	—	—	—
Beaupré, P.Q....	-1	-1	-5	—	—	—	—	—	—
Beausejour, Man..	2	2	14	—	—	—	—	—	—
Beaver Falls, B.C.	—	—	—	—	—	—	1	1	7
Belleville, Ont....	—	—	—	—	—	—	3	3	23
Beloeil, P.Q.....	1	1	9	—	—	—	—	—	—
Beloeil Station, P.Q.....	1	1	8	—	—	—	—	—	—
Beresford, N.B....	1	1	5	—	—	—	—	—	—
Bertie Twp., Ont.	—	—	—	4	4	31	—	—	—
Biggar, Sask.....	1	1	7	—	—	—	—	—	—
Big Valley, Alta..	2	2	12	—	—	—	—	—	—
Binbrook Twp., Ont.....	1	1	7	—	—	—	—	—	—
Black Lake, P.Q..	2	3	17	—	—	—	—	—	—
Blairmore, Alta..	-1	-1	-5	—	—	—	—	—	—
Blanshard, Ont....	1	1	5	—	—	—	—	—	—
Blenheim, Ont....	—	—	—	—	—	—	1	1	8
Bolton, Ont.....	1	1	8	—	—	—	—	—	—
Bonnyville, Alta..	2	2	10	—	—	—	—	—	—
Borden, P.E.I....	1	1	8	—	—	—	—	—	—
Boucherville, P.Q.	12	12	85	—	—	—	—	—	—
Bow Island, Alta..	20	20	121	—	—	—	—	—	—
Bowmanville, Ont.	—	—	—	—	—	—	4	4	30
Bow Slope, Alta. (1).....	1	1	8	—	—	—	—	—	—
Bracebridge, Ont..	1	1	9	—	—	—	—	—	—
Bradford, Ont....	1	1	7	—	—	—	—	—	—
Brampton, Ont....	29	29	233	-1	-1	-16	—	—	—
Brandon, Man....	—	—	—	1	1	10	9	9	73
Brantford Twp., Ont.....	5	5	34	—	—	—	4	4	31
Bridgewater, N.S..	1	1	4	—	—	—	1	1	5
Brockville, Ont....	1	1	7	—	—	—	1	1	8

(1)—Part III, Section 43, Rural Housing.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—*Continued**Part I, Section 43.*

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Broder Twp., Ont.	1	1	7	—	—	—	—	—	—
Bronte Twp., Ont.	2	2	13	—	—	—	—	—	—
Bronte Village, Ont.....	—	—	—	71	71	633	—	—	—
Brooks, Alta. (1)...	7	7	44	—	—	—	—	—	—
Brosseau Station, P.Q.....	1	1	7	—	—	—	—	—	—
Buckingham, P.Q.	1	1	6	—	—	—	—	—	—
Burdett, Alta.....	1	1	5	—	—	—	—	—	—
Calumet, P.Q.....	1	1	5	—	—	—	—	—	—
Campbellton, N.B..	6	7	48	—	—	—	—	—	—
Campbell River, B.C.....	5	5	32	—	—	—	—	—	—
Camrose, Alta....	27	27	177	—	—	—	—	—	—
Canora, Sask.....	4	4	26	—	—	—	—	—	—
Caraget, N.B.....	3	3	18	—	—	—	—	—	—
Cardston, Alta....	2	2	13	—	—	—	—	—	—
Castor, Alta.....	1	1	7	—	—	—	—	—	—
Chancellor, Alta. (1).....	1	1	5	—	—	—	—	—	—
Charlottetown, P.E.I.....	—	—	—	—	—	—	1	1	9
Chandler, P.Q.....	1	1	7	—	—	—	—	—	—
Chapleau Twp., Ont.....	2	2	14	—	—	—	—	—	—
Chateauguay, P.Q.	30	30	210	—	—	—	—	—	—
Chatham, Ont.....	1	1	8	—	—	—	11	11	82
Chelmsford, Ont..	1	1	7	—	—	—	—	—	—
Chemainus, B.C..	1	1	6	—	—	—	—	—	—
Chicoutimi, P.Q..	1	2	12	—	—	—	—	—	—
Chilliwack, B.C..	2	2	14	—	—	—	2	2	18
Chilliwack Mun., B.C.....	1	1	7	—	—	—	—	—	—
Chinguacousy, Ont.....	1	1	10	—	—	—	—	—	—
Chippawa, Ont....	—	—	—	—	—	—	1	1	6
Claresholm, Alta..	5	5	33	—	—	—	—	—	—
Clarkson, Ont....	13	13	110	—	—	—	—	—	—
Clinton, Ont.....	—	—	—	—	—	—	1	1	8
Clover Bar, Alta..	1	1	7	—	—	—	—	—	—
Cobourg, Ont.....	1	1	8	51	51	406	4	4	33
Cochrane, Ont....	1	1	6	—	—	—	—	—	—
Cochrane, Alta....	8	8	51	—	—	—	—	—	—
Colchester Co., N.S.....	—	—	—	—	—	—	1	1	6
Cole Harbour, N.S.	—	—	—	1	1	6	—	—	—
Collins Bay, Ont..	11	11	85	—	—	—	—	—	—
Corner Brook East, Nfld.....	47	47	424	—	—	—	—	—	—

(1)—Part III, Section 43, Rural Housing.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—Continued

Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>							3		
Courtenay, B.C....	1	1	9	—	—	—	—	3	20
Cranbrook, B.C....	1	1	6	—	—	—	—	—	—
Cumberland Twp., Ont.....	1	1	9	—	—	—	—	—	—
Cutknife, Sask....	—	—	—	—	—	—	—	—	—
Dalhousie, N.B....	3	3	20	—	—	—	—	—	—
Danville, P.Q.....	1	1	8	—	—	—	—	—	—
Dauphin, Man....	8	8	56	—	—	—	6	—	—
Dawson Creek, B.C.....	13	13	90	—	—	—	1	6	47
Dereham Twp., Ont.....	—	—	—	—	—	—	—	1	8
Dorchester North, Ont.....	—	—	—	—	—	—	3	3	20
Dover East Twp. Ont.....	—	—	—	—	—	—	21	21	147
Downie Twp., Ont.	—	—	—	—	—	—	1	1	6
Drummond, Ont..	1	1	7	—	—	—	—	—	—
Dryden, Ont.....	—	—	—	—	—	—	6	6	43
Dryden Twp., Ont.	—	—	—	—	—	—	3	3	15
Duncan Bay, B.C.....	1	1	6	—	—	—	—	—	—
Dysart Twp., Ont.	1	1	4	—	—	—	—	—	—
Eardley, P.Q.....	1	1	7	—	—	—	—	—	—
East Florence- ville, N.B.....	2	2	10	—	—	—	—	—	—
East Whitby, Ont.	2	2	15	—	—	—	—	—	—
East Williams Twp., Ont.....	1	1	7	—	—	—	—	—	—
Eckville, Alta....	1	1	7	—	—	—	—	—	—
Edson, Alta.....	1	1	4	—	—	—	—	—	—
Elk Point, Alta....	1	1	7	—	—	—	—	—	—
Elrose, Sask.....	3	3	19	—	—	—	—	—	—
Eramosa, Ont.....	1	1	6	—	—	—	—	—	—
Ernestown, Ont...	1	1	8	—	—	—	—	—	—
Essex, Ont.....	—	—	—	—	—	—	1	1	7
Esterhazy, Sask...	2	2	14	—	—	—	—	—	—
Estevan, Sask....	2	2	13	—	—	—	—	—	—
Exeter, Ont.....	—	—	—	—	—	—	2	2	14
Falher, Alta.....	1	1	6	—	—	—	—	—	—
Falmouth, N.S....	1	1	6	—	—	—	—	—	—
Farnham, P.Q....	7	7	49	—	—	—	—	—	—
Fernie, B.C.....	1	1	7	—	—	—	—	—	—
Foremost, Alta....	7	7	43	—	—	—	—	—	—
Forestville, P.Q...	2	2	13	—	—	—	—	—	—
Fort Erie, Ont....	—	—	—	26	26	178	6	6	41
Fort Frances, Ont.	—	—	—	—	—	—	2	2	11

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—*Continued**Part I, Section 43.*

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Fort McLeod,									
Alta.....	15	15	94	—	—	—	—	—	—
Fort Saskat-									
chewan, Alta...	4	4	25	73	73	629	—	—	—
Galetta, Ont.....	1	1	7	—	—	—	—	—	—
Gander, Nfld.....	4	4	26	—	—	—	1	1	9
Gaspé, P.Q.....	7	7	48	—	—	—	—	—	—
Genelle, B.C.....	2	2	18	—	—	—	—	—	—
Georgetown, Ont..	—	—	—	—	—	—	3	3	27
Glace Bay, N.S...	2	2	16	—	—	—	—	—	—
Gladstone, Man...	1	1	7	—	—	—	—	—	—
Goderich, Ont....	—	—	—	—	—	—	7	7	46
Golden, B.C.....	1	1	6	—	—	—	—	—	—
Gordon, N.B.....	—	—	-1	—	—	—	—	—	—
Gosfield South,									
Ont.....	1	1	6	—	—	—	1	1	7
Goulburn, Ont....	1	1	7	—	—	—	—	—	—
Granby, P.Q.....	2	2	14	—	—	—	—	—	—
Grand Forks, B.C.	1	1	6	—	—	—	—	—	—
Grand'Mère, P.Q..	3	4	28	—	—	—	—	—	—
Grande Prairie,									
Alta.....	10	10	64	—	—	—	—	—	—
Grantham, Ont....	—	—	—	1	1	9	1	1	8
Grenfell, Sask....	1	1	7	—	—	—	—	—	—
Grimshaw, Alta...	1	1	7	—	—	—	—	—	—
Guelph, Ont.....	1	1	10	—	—	—	—	—	—
Guelph Twp., Ont.	2	2	14	—	—	—	—	—	—
Haileybury, Ont..	2	2	15	—	—	—	—	—	—
Hamilton Twp.,									
Ont.....	1	1	10	—	—	—	—	—	—
Hanna, Alta.....	7	7	48	—	—	—	—	—	—
Hanover, Man....	1	1	6	—	—	—	—	—	—
Hantsport, N.S...	—	—	—	—	—	—	1	1	6
Hants West, N.S..	1	1	6	—	—	—	—	—	—
Harrison Hot									
Springs, B.C....	1	1	6	—	—	—	—	—	—
Harwich, Ont.....	—	—	—	—	—	—	6	6	59
Hauterive, P.Q...	1	1	7	—	—	—	—	—	—
Hawkesbury, Ont.	1	1	7	—	—	—	—	—	—
Hébertville, P.Q..	9	9	60	—	—	—	—	—	—
High Prairie, Alta.	3	3	18	—	—	—	—	—	—
High River, Alta..	3	3	19	—	—	—	—	—	—
Howick, P.Q.....	1	1	7	—	—	—	—	—	—
Hull East Twp.,									
P.Q.....	—	—	—	—	—	—	2	2	17
Huntsville, Ont...	2	2	14	—	—	—	—	—	—
Ile-Maligne, P.Q..	—	—	—	39	39	358	—	—	—
Ile-Perrot, P.Q...	5	5	35	—	—	—	—	—	—
Imperial, Sask....	1	1	7	—	—	—	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—Continued
Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Innisfail, Alta....	3	3	19	—	—	—	—	—	—
Ingersoll, Ont....	—	—	—	—	—	—	1	1	6
Jasper, Alta....	2	2	13	—	—	—	—	—	—
Jonquière, P.Q....	—	—	—	2	2	14	—	—	—
Kamloops Mun., B.C....	1	1	8	—	—	—	—	—	—
Kelliher, Sask....	—	—	2	—	—	—	—	—	—
Kelowna, B.C....	2	2	17	—	—	—	7	7	59
Kenaston, Sask....	-1	-1	-5	—	—	—	—	—	—
Kenora, Ont....	—	—	—	—	—	—	5	5	35
Kerobert, Sask....	3	3	20	—	—	—	—	—	—
Kindersley, Sask..	1	1	3	—	—	—	—	—	—
Killarney, Man....	1	1	7	—	—	—	—	—	—
Kimberley, B.C....	1	1	7	—	—	—	—	—	—
King Twp., Ont....	8	8	57	—	—	—	—	—	—
Kingston, N.S....	3	3	20	—	—	—	—	—	—
Kingsville, Ont....	—	—	—	—	—	—	5	5	32
Kinnaird, B.C....	—	—	—	5	5	43	—	—	—
Kitscoty, Alta....	1	1	5	—	—	—	—	—	—
Lacolle, P.Q....	2	2	13	—	—	—	—	—	—
Lac du Bonnet, Man....	1	1	7	—	—	—	—	—	—
Lacombe, Alta....	3	3	19	—	—	—	—	—	—
Ladner, B.C....	1	1	7	—	—	—	—	—	—
Lakeside, N.S....	1	1	7	—	—	—	—	—	—
Lamont, Alta....	1	1	7	—	—	—	—	—	—
Langley Prairie, B.C....	1	1	6	—	—	—	—	—	—
Laprairie, P.Q....	3	3	27	—	—	—	—	—	—
La Sarre, P.Q....	3	3	21	—	—	—	—	—	—
La-Tuque, P.Q....	2	2	13	—	—	—	—	—	—
Lawrencetown, N.S....	1	1	7	—	—	—	—	—	—
Leamington, Ont..	—	—	—	—	—	—	9	9	66
Leduc, Alta....	2	2	13	—	—	—	—	—	—
Leeds, Ont....	—	—	-3	—	—	—	—	—	—
Les Forges, P.Q....	1	1	7	—	—	—	—	—	—
Lethbridge, Alta..	1	1	7	—	—	—	—	—	—
Lindsay, Ont....	2	16	108	—	—	—	2	2	14
Liverpool, N.S....	—	—	—	—	—	—	2	2	16
Lloydminster, Sask....	5	5	32	—	—	—	—	—	—
Lloydminster, Alta....	18	18	112	—	—	—	—	—	—
Lochiel Twp., Ont.	1	1	7	—	—	—	—	—	—
Lorraineville, P.Q.	1	1	8	—	—	—	—	—	—
Low, P.Q....	1	1	7	—	—	—	—	—	—
Lucan, Ont....	—	—	—	—	—	—	1	1	5
Maidstone, Ont....	—	—	—	—	—	—	6	6	46

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—Continued

Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Malartic, P.Q.....	1	1	7	—	—	—	—	—	—
Maple Creek, Sask.....	1	1	4	—	—	—	—	—	—
Maple Ridge, B.C.....	1	1	5	—	—	—	—	—	—
Markham Twp., Ont.....	2	2	15	—	—	—	—	—	—
Markham, Ont....	5	5	37	—	—	—	—	—	—
Matheson, Ont....	1	1	7	—	—	—	—	—	—
Matsqui, B.C....	1	1	7	—	—	—	—	—	—
McCreary Mun., Man.....	1	1	7	—	—	—	—	—	—
McIntyre, Ont....	—	—	—	—	—	—	1	1	7
McMasterville, P.Q.....	—	—	1	—	—	—	—	—	—
Medicine Hat, Alta.....	1	1	6	—	—	—	18	18	130
Melfort, Sask....	2	2	12	—	—	—	—	—	—
Melville, Sask....	1	1	4	—	—	—	—	—	—
Merritt, Ont.....	1	1	8	—	—	—	—	—	—
Mersea, Ont.....	—	—	—	—	—	—	1	1	10
Middleton, N.S....	—	—	—	—	—	—	1	1	7
Midland, Ont....	-1	-1	-7	—	—	—	—	—	—
Milk River, Alta..	1	1	6	—	—	—	—	—	—
Milton, Ont.....	33	33	227	—	—	—	—	—	—
Minnedosa, Man..	3	3	17	—	—	—	—	—	—
Mission, B.C.....	—	—	—	—	—	—	1	1	9
Moncton, N.B....	—	—	—	—	—	—	61	62	516
Morden, Man....	2	2	13	—	—	—	—	—	—
Mount Hope, Ont.	3	3	19	—	—	—	—	—	—
Mont-Laurier, P.Q.....	—	—	2	—	—	—	—	—	—
Mountainview, Alta.....	1	1	7	—	—	—	—	—	—
Nanton, Alta....	1	1	7	—	—	—	—	—	—
Napierville, P.Q...	1	1	7	—	—	—	—	—	—
Naudville, P.Q....	1	1	7	—	—	—	—	—	—
Neelon, Ont.....	1	1	7	—	—	—	—	—	—
Neepawa, Man....	3	3	20	—	—	—	—	—	—
Nelson, B.C.....	1	1	5	1	1	8	10	10	77
Nelson, P.Q.....	—	—	-1	—	—	—	—	—	—
Newbrook, Alta..	1	1	3	—	—	—	—	—	—
New Glasgow, N.S.....	—	—	—	—	—	—	3	3	20
New Liskeard, Ont.....	1	1	8	—	—	—	—	—	—
Newmarket, Ont..	1	1	6	—	—	—	—	—	—
Nipawin, Sask....	—	—	-2	—	—	—	—	—	—
Nipigon, Ont.....	—	—	—	—	—	—	1	1	8

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—Continued

Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Niissouri West, Ont.....	1	1	5	—	—	—	—	—	—
North Battleford, Sask.....	4	4	28	—	—	—	2	2	12
North Bay, Ont....	5	5	35	—	—	—	—	—	—
Oakville, Ont.....	—	—	—	22	22	193	—	—	—
Olds, Alta.....	2	2	13	—	—	—	—	—	—
Oneida Twp., Ont..	1	1	7	—	—	—	—	—	—
Orangeville, Ont..	3	3	23	—	—	—	3	3	23
Orillia, Ont.....	—	—	—	—	—	—	2	2	16
Otterburn Park, P.Q.....	1	1	7	—	—	—	—	—	—
Outlook, Sask....	1	1	4	—	—	—	—	—	—
Oxford West, Ont..	—	—	—	—	—	—	5	5	39
Oxford East, Ont..	1	1	7	—	—	—	—	—	—
Papineauville, P.Q.....	1	1	8	—	—	—	—	—	—
Parry Sound, Ont..	2	2	15	—	—	—	—	—	—
Peace River, Alta.	3	3	20	—	—	—	—	—	—
Pembroke, Ont....	—	—	—	—	—	—	4	4	34
Penticton, B.C....	—	—	—	—	—	—	2	2	18
Petrolia, Ont.....	2	2	13	—	—	—	—	—	—
Philipsburg, P.Q..	1	1	7	—	—	—	—	—	—
Pickering, Ont....	4	4	31	—	—	—	—	—	—
Pictou, Ont.....	1	1	5	—	—	—	—	—	—
Pilot Mound, Man.....	2	2	11	—	—	—	—	—	—
Pincher Creek, Alta.....	12	12	71	—	—	—	—	—	—
Pincourt, P.Q.....	26	26	179	—	—	—	—	—	—
Pipestone, Man.(1).....	1	1	5	—	—	—	—	—	—
Pittsburg, Ont....	2	2	14	—	—	—	—	—	—
Point Edward, Ont.....	—	—	—	—	—	—	19	19	139
Ponoka, Alta.....	6	6	38	—	—	—	—	—	—
Port Colborne, Ont.....	—	—	—	—	—	—	3	3	22
Port Moody, B.C..	5	5	44	—	—	—	—	—	—
Powell River, B.C.....	1	1	9	—	—	—	—	—	—
Prescott, Ont.....	1	1	7	—	—	—	39	39	309
Preston, Ont.....	—	—	—	—	—	—	8	8	58
Prince Albert, Sask.....	4	4	27	—	—	—	2	2	14
Princeton, B.C....	—	—	—	—	—	—	1	1	9
Provost, Alta.....	1	1	7	—	—	—	—	—	—
Quesnel, B.C.....	3	4	20	—	—	—	—	—	—

(1)—Part III, Section 43, Rural Housing.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—Continued

Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Raleigh, Ont.....	—	—	—	—	—	—	-1	-1	-6
Raymond, Alta...	6	6	40	—	—	—	—	—	—
Red Deer, Alta...	3	3	23	—	—	—	35	35	259
Redwater, Alta...	1	1	7	—	—	—	—	—	—
Revelstoke, B.C...	-1	-1	-8	—	—	—	—	—	—
Richmond, Ont...	1	1	7	—	—	—	—	—	—
Richmond Hill, Ont.....	2	2	18	—	—	—	—	—	—
Rimbey, Alta.....	1	1	7	—	—	—	—	—	—
Riverview Heights, N.B...	—	—	—	—	—	—	9	9	79
Rolph Twp., Ont..	1	1	4	—	—	—	—	—	—
Rosemere, P.Q....	12	12	87	—	—	—	—	—	—
Rosetown, Sask...	1	1	6	—	—	—	—	—	—
Rossland, B.C....	—	—	—	2	2	17	—	—	—
Russell, Man.....	3	3	20	—	—	—	—	—	—
Salt Spring Island B.C.....	1	1	6	—	—	—	—	—	—
Seaforth, Ont....	—	—	—	—	—	—	1	1	7
Selkirk, Man.....	—	—	—	—	—	—	1	1	6
Senneterre, P.Q...	—	-1	-1	—	—	—	—	—	—
Sept-Isles, P.Q...	5	5	31	—	—	—	—	—	—
Scugog, Ont.....	1	1	8	—	—	—	—	—	—
Shawbridge, P.Q...	1	1	7	—	—	—	—	—	—
Shawinigan South, P.Q.....	7	8	58	—	—	—	—	—	—
Sherwood, Ont....	1	1	6	—	—	—	—	—	—
Shubenacadie, N.S.....	1	1	7	—	—	—	—	—	—
Shaunavon, Sask..	1	1	7	—	—	—	—	—	—
Sidney Twp., Ont.	—	—	—	—	—	—	1	1	7
Sioux Lookout, Ont.....	2	2	13	—	—	—	—	—	—
Smithers, B.C....	3	3	24	—	—	—	—	—	—
Smoky Lake, Alta.....	1	1	5	—	—	—	—	—	—
Sorel, P.Q.....	13	14	102	2	2	16	—	—	—
Sorel South, P.Q...	3	3	20	—	—	—	—	—	—
Souris, P.E.I.....	2	2	13	—	—	—	—	—	—
South Crosby, Ont.....	1	1	7	—	—	—	—	—	—
South Dumfries, Ont.....	1	1	6	—	—	—	—	—	—
South March, Ont.....	1	1	7	—	—	—	—	—	—
Spalding, Sask....	1	1	6	—	—	—	—	—	—
Springhill, N.S...	1	1	7	—	—	—	—	—	—
Stamford, Ont....	—	—	—	—	—	—	3	3	26
Stamford Twp., Ont.....	1	1	7	—	—	—	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—*Continued**Part I, Section 43.*

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Stanley, Ont.....	—	—	—	—	—	—	1	1	8
Stanstead Twp., P.Q.....	1	1	7	—	—	—	—	—	—
Stayner, Ont.....	1	1	7	—	—	—	—	—	—
Steinbach, Man...	9	9	57	—	—	—	—	—	—
Stellarton, N.S....	1	1	7	—	—	—	5	5	35
Stettler, Alta....	25	25	165	—	—	—	—	—	—
Stratford, Ont....	—	—	—	—	—	—	5	5	37
Strathmore, Alta..	3	3	19	—	—	—	—	—	—
Strathroy, Ont....	—	—	—	—	—	—	11	11	74
Stouffville, Ont...	1	1	10	—	—	—	—	—	—
Streetsville, Ont...	5	5	39	63	63	564	—	—	—
Ste-Adèle, P.Q....	1	1	7	—	—	—	—	—	—
St-Alexis-des- Monts, P.Q.....	1	1	7	—	—	—	—	—	—
St-André-Avellin, P.Q.....	1	1	6	—	—	—	—	—	—
St-Anne-de- Chicoutimi, P.Q..	1	1	7	—	—	—	—	—	—
St-Basile-le- Grand, P.Q.....	1	1	7	—	—	—	—	—	—
St-Bruno, P.Q.....	4	5	34	—	—	—	—	—	—
St-Cécile, P.Q....	2	2	14	—	—	—	—	—	—
St-Constant, P.Q..	—	—	1	—	—	—	—	—	—
St-Dorothée, P.Q.....	3	3	22	—	—	—	—	—	—
St-Elzéar, P.Q....	1	1	7	—	—	—	—	—	—
St-Elzéar-de- Laval, P.Q.....	12	12	81	—	—	—	—	—	—
St-Eustache, P.Q..	5	5	34	—	—	—	—	—	—
St-Eustache Parish, P.Q....	1	1	6	—	—	—	—	—	—
St-Eustache-sur- le-Lac, P.Q.....	5	5	33	—	—	—	—	—	—
St-Flore, P.Q....	1	1	7	—	—	—	—	—	—
St-François-de- Sales, P.Q.....	2	2	10	—	—	—	—	—	—
St-Georges, P.Q...	-1	-1	-6	—	—	—	—	—	—
St-Georges-Est, P.Q.....	1	1	7	—	—	—	—	—	—
St-Georges-Ouest, P.Q.....	1	1	7	—	—	—	—	—	—
St-Hilaire, P.Q....	6	6	45	—	—	—	—	—	—
St-Hubert, P.Q....	1	1	7	—	—	—	—	—	—
St-Jean, P.Q.....	1	1	6	—	—	—	—	—	—
St-Joseph-d'Alma, P.Q.....	4	5	32	1	1	7	—	—	—
St-Joseph-d'Alma Parish, P.Q.....	—	—	—	1	1	7	—	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—Continued

Part I, Section 43.

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
St-Joseph-de-Sorel Parish, P.Q.....	19	20	144	23	23	169	—	—	—
St-Martin, P.Q....	16	16	112	—	—	—	—	—	—
St. Mary's, Ont....	—	—	—	—	—	—	4	4	26
St. Paul, Alta.....	9	9	57	—	—	—	—	—	—
St-Pierre-de-Sorel, P.Q.....	1	1	7	—	—	—	—	—	—
Ste-Rose, P.Q.....	-1	-1	-6	—	—	—	—	—	—
St-Sauveur-des- Monts, P.Q.....	1	1	7	—	—	—	—	—	—
St. Thomas, Ont....	—	—	—	—	—	—	14	14	103
St-Tite, P.Q.....	1	1	9	—	—	—	—	—	—
St-Vincent-de- Paul, P.Q.....	1	1	6	—	—	—	—	—	—
Summerside, P.E.I.....	—	—	—	—	—	—	1	1	10
Sunny Acres, N.B..	—	—	—	—	—	—	7	7	61
Sunny Brae, N.B..	—	—	—	—	—	—	1	1	7
Sutherland, Sask..	1	1	7	—	—	—	—	—	—
Sutton, P.Q.....	1	1	6	—	—	—	—	—	—
Swift Current, Sask.....	21	21	170	—	—	—	20	20	169
Taber, Alta.....	26	26	154	—	—	—	—	—	—
Telkwa, B.C.....	3	3	21	—	—	—	—	—	—
Temiskaming, Ont..	1	1	7	—	—	—	—	—	—
Thamesford, Ont..	—	—	—	—	—	—	2	2	14
Thorold, Ont.....	1	1	7	—	—	—	—	—	—
Three Hills, Alta..	1	1	5	—	—	—	—	—	—
Thurlo Twp., Ont..	1	1	7	—	—	—	—	—	—
Tilbury East, Ont..	—	—	—	10	10	81	2	2	12
Tillsonburg, Ont..	—	—	—	—	—	—	2	2	14
Timmins, Ont.....	2	2	16	—	—	—	—	—	—
Tofield, Alta.(1)...	1	1	5	—	—	—	—	—	—
Toronto Twp., Ont..	—	—	—	1	1	9	—	—	—
Trafalgar Twp., Ont.....	—	—	—	1	1	10	—	—	—
Trail, B.C.....	—	—	—	56	56	474	-7	-7	-53
Truro, N.S.....	—	—	—	—	—	—	2	2	11
Tuckersmith, Ont..	—	—	—	—	—	—	2	2	15
Unity, Sask.....	-1	-1	-4	—	—	—	—	—	—
Unorganised Parts, B.C.....	—	—	—	6	6	52	—	—	—
Uxbridge, Ont....	1	1	7	—	—	—	—	—	—
Valleyfield, P.Q....	2	2	17	—	—	—	—	—	—
Vanderhoof, B.C..	1	1	6	—	—	—	—	—	—
Varennes, P.Q....	1	1	7	—	—	—	—	—	—
Vaughan Twp., Ont.....	12	12	103	—	—	—	—	—	—
Vauxhall, Alta....	7	7	43	—	—	—	—	—	—

(1)—Part III, Section 43, Rural Housing.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 5—NET CORPORATION LOANS APPROVED FOR HOME OWNERSHIP,
BY LOCALITY, 1953—*Concluded**Part I, Section 43.*

Locality	Home-Ownership			Defence Workers			Agency Loans Home-Ownership		
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Other Localities</i>									
Vegreville, Alta...	4	4	25	—	—	—	—	—	—
Vermillion, Alta...	2	2	13	—	—	—	1	1	6
Viking, Alta.....	1	1	6	—	—	—	—	—	—
Ville-Marie, P.Q..	2	2	15	—	—	—	—	—	—
Virden, Man.....	11	11	57	—	—	—	—	—	—
Vulcan, Alta.....	10	10	65	—	—	—	—	—	—
Wakaw, Sask.....	1	1	7	—	—	—	—	—	—
Wallaceburg, Ont.	—	—	—	—	—	—	2	2	20
Warfield, B.C.....	4	4	30	—	—	—	—	—	—
West Bathurst, N.B.....	1	1	7	—	—	—	—	—	—
Westlock, Alta....	2	2	14	—	—	—	—	—	—
West Lorne, Ont..	1	1	6	—	—	—	—	—	—
Westmorland Parish, N.B....	2	2	15	—	—	—	1	1	8
Westville, N.S....	1	1	9	—	—	—	—	—	—
Wetaskiwin, Alta.	17	17	108	—	—	—	—	—	—
Wheatley, Ont....	—	—	—	—	—	—	5	5	30
Whitby, Ont.....	2	2	18	—	—	—	1	1	9
Whitehorse, Yukon.....	-1	-1	-3	—	—	—	—	—	—
Whitemouth, Man.....	-1	-1	-7	—	—	—	—	—	—
Wilkie, Sask.....	2	2	12	—	—	—	—	—	—
Williams Lake, B.C.....	1	1	6	—	—	—	—	—	—
Willow Bunch, Sask.....	1	1	6	—	—	—	—	—	—
Wilmot, Ont.....	1	1	6	—	—	—	—	—	—
Winchester, Ont..	1	1	8	—	—	—	—	—	—
Windsor, N.S.....	—	—	—	—	—	—	1	1	5
Windsor, P.Q.....	1	1	8	—	—	—	—	—	—
Winkler, Man.....	4	4	20	—	—	—	—	—	—
Wottonville, P.Q..	1	1	7	—	—	—	—	—	—
Woodbridge, Ont..	9	9	71	—	—	—	—	—	—
Woodstock, Ont...	—	—	—	—	—	—	3	3	21
Wynyard, Sask....	2	2	14	—	—	—	—	—	—
Wyoming, Ont.....	2	2	13	—	—	—	—	—	—
Yarmouth, N.S....	—	—	—	—	—	—	1	1	7
Yarmouth, Ont...	—	—	—	—	—	—	2	2	15
Yellowknife, N.W.T.....	1	1	7	—	—	—	—	—	—
Yorkton, Sask....	—	—	—	—	—	—	11	11	80
Zorra East, Ont...	—	—	—	—	—	—	1	1	7
Sub-Total.....	1,121	1,145	7,929	504	504	4,278	560	561	4,286
TOTAL.....	1,655	1,727	12,175	733	733	6,109	887	888	6,818

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 6—NET CORPORATION LOANS APPROVED FOR RENTAL PURPOSES,
BY LOCALITY, 1953

Locality	Section 43						Sections 16 and 17 Primary Industries and Limited Dividend Companies		
	Rental Purposes			Rental Insurance					
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)
<i>Metropolitan Areas</i>									
Calgary.....	—	—	—	3	456	3,275	—	—	—
Edmonton.....	—	—	—	7	560	3,486	—	—	—
Halifax.....	—	—	—	3	660	4,246	1	32	259
Hamilton.....	—	—	—	—	—	—	1	16	70
London.....	—	—	—	—	—	—	—	—	—
Montréal.....	—	—	—	—	—	—8	—	—	—
Ottawa.....	1	6	30	6	172	1,325	2	216	1,772
Québec.....	—	—	—	1	24	160	—	—	—
Saint John.....	—	—	—	—	—	—	—	—	—
St. John's.....	-1	-2	-12	—	—	—	—	—	—
Toronto.....	—	—	—	22	1,082	7,214	—	—	—
Vancouver.....	—	—	—	—	—	—	1	24	55
Victoria.....	—	—	—	—	—	—	—	—	—
Windsor.....	—	—	—	—	—	—	1	96	458
Winnipeg.....	—	—	—	1	13	71	1	51	328
Sub-Total.....	—	4	18	43	2,967	19,769	7	435	2,942
<i>Other Major Cities..</i>									
Brantford.....	—	—	—	—	—	—	1	16	60
Fort William.....	—	—	—	—	—	—	—	—	—
Kingston.....	—	—	—	—	—	—	—	—	—
Kitchener.....	—	—	—	—	—	—	—	—	—
Oshawa.....	—	—	—	—	—	—	—	—	—
Peterborough.....	—	—	—	—	—	—	—	—	—
Port Arthur.....	—	—	—	—	—	—	—	—	—
Regina.....	—	—	—	—	—	—	—	—	—
St. Catharines....	—	—	—	—	—	—	—	—	—
Sarnia.....	—	—	—	—	—	—	—	—	—
Saskatoon.....	—	—	—	—	—	—	1	200	1,432
Sault Ste. Marie..	—	—	—	—	—	—	—	—	—
Sherbrooke.....	—	—	—	—	—	—	—	—	—
Sudbury.....	—	—	—	—	—	—	—	—	—
Sydney.....	—	—	—	—	—	—	—	—	—
Three Rivers.....	—	—	—	—	—	—	1	152	937
Sub-Total.....	—	—	—	—	—	—	3	368	2,429

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 6—NET CORPORATION LOANS APPROVED FOR RENTAL PURPOSES,
BY LOCALITY, 1953—*Continued*

Locality	Section 43						Sections 16 and 17 Primary Industries and Limited Dividend Companies		
	Rental Purposes			Rental Insurance			No. of Loans	No. of Units	Amount (\$000)
	No. of Loans	No. of Units	Amount (\$000)	No. of Loans	No. of Units	Amount (\$000)			
<i>Other Localities</i>									
Ajax, Ont.....	—	—	—	1	36	238	—	—	—
Amos, P.Q.....	—	—	—	—	—	—	1	64	477
Armstrong, B.C....	1	13	90	—	—	—	—	—	—
Beaupré Parish, P.Q.....	1	1	5	—	—	—	—	—	—
Chapleau, Ont....	—	—	—	—	—	—	1	26	189
Charlottetown Royalty, P.E.I. ⁽¹⁾	1	2	9	—	—	—	—	—	—
Cobourg, Ont....	—	—	—	—	—	—	1	132	1,013
Courtenay, B.C. ⁽¹⁾	1	1	7	—	—	—	—	—	—
Digby, N.S.....	—	—	—	1	8	38	—	—	—
Guelph, Ont.....	—	—	—	1	28	169	—	—	—
Lamont, Alta.....	1	1	8	—	—	—	—	—	—
Lloydminster, Sask.....	1	1	7	—	—	—	—	—	—
Merril Island, P.Q.	—	—	—	—	—	—	1	12	60
Methuen Twp., Ont.....	—	—	—	—	—	—	1	1	8
Orms town, P.Q....	—	—	—	—	—	—	1	8	40
Owen Sound, Ont.	—	—	—	—	—	—	—	—	13
St-Martin Parish, P.Q.....	—	—	—	—	—	—	1	288	1,866
Stratford, Ont....	—	—	—	—	—	—	1	8	36
Trepassey, Nfld...	2	2	17	—	—	—	—	—	—
Waterloo, Ont....	—	—	—	1	21	117	—	—	—
Sub-Total.....	8	21	143	4	93	562	8	539	3,702
TOTAL.....	8	25	161	47	3,060	20,331	18	1,342	9,073

⁽¹⁾ Agency Loans.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 7
NET LOANS APPROVED, BY TYPE OF HOUSE, 1953

Type of House	Number of Housing Units	Amount (\$000)
Single family—1-storey.....	19,203	157,305
Single family—1½-storeys.....	4,521	37,351
Single family—2-storeys.....	1,493	13,432
Sub-Total.....	25,217	208,088
Semi-detached.....	704	6,057
Duplex.....	521	2,870
Triplex.....	150	735
Double Duplex.....	762	4,596
Row House.....	1,204	8,578
Apartment Building.....	10,090	59,899
Sub-Total.....	13,431	82,735
TOTAL.....	38,648	290,823

TABLE 8
NET LOANS APPROVED, BY SIZE OF LOAN, 1953

Size of Loan	For Home Owners N.H.A. Part I and Section 43 Number of Housing Units	For Rental Purposes N.H.A. Part II and Section 43 Number of Housing Units	For Rural Housing N.H.A. Section 43 Number of Housing Units	Total Number of Housing Units
Less than \$3,000.....	19	36	—	55
\$3,000—\$3,499.....	21	66	—	87
\$3,500—\$3,999.....	25	144	—	169
\$4,000—\$4,499.....	86	584	—	670
\$4,500—\$4,999.....	137	677	—	814
\$5,000—\$5,499.....	469	1,600	3	2,072
\$5,500—\$5,999.....	590	2,693	—	3,283
\$6,000—\$6,499.....	929	3,036	—	3,965
\$6,500—\$6,999.....	1,395	988	—	2,383
\$7,000—\$7,499.....	2,647	1,252	—	3,899
\$7,500—\$7,999.....	2,302	923	—	3,225
\$8,000—\$8,499.....	4,204	291	—	4,495
\$8,500—\$8,999.....	3,963	106	2	4,071
\$9,000 and over.....	9,460	—	—	9,460
TOTAL.....	26,247	12,396	5	38,648

TABLE 9
NET RENTAL INSURANCE PROJECTS APPROVED, BY PROVINCE, 1953

Province	Number of Projects	Number of Units	Total Estimated Costs (\$000)	Average Floor Area (Sq. Ft.)	Average Number of Standard Rooms	Maximum Annual Rent (\$000)
Newfoundland.....	—	—	—	—	—	—
Prince Edward Island.....	—	—	—	—	—	—
Nova Scotia.....	4	668	5,724	897	4.0	693
New Brunswick.....	—	—	—	—	—	—
Quebec.....	5	82	735	984	3.6	101
Ontario.....	25	1,159	10,469	874	4.0	1,266
Manitoba.....	1	13	100	755	3.6	13
Saskatchewan.....	—	—	—	—	—	—
Alberta.....	10	1,016	8,651	866	3.7	1,113
British Columbia.....	—	—	—	—	—	—
CANADA.....	45	2,938	25,679	879	3.9	3,186

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 10
NET RENTAL INSURANCE PROJECTS APPROVED AND CONTRACTS ISSUED, 1948-1953

Locality	Projects Approved			Contracts Issued		
	No. of Projects	No. of Units	Total Estimated Costs (\$000)	Maximum Annual Rent (\$000)	Number	No. of Units
Ajax, Ont.	2	274	2,135	254	1	238
Brantford, Ont.	1	46	355	41	1	46
Calgary, Alta.	3	456	4,185	522		
Dartmouth, N.S.	5	679	5,818	703	2	19
Digby, N.S.	2	18	98	13	1	10
Edmonton, Alta.	21	1,418	10,528	1,392	15	862
Granby, P.Q.	4	56	354	41	4	56
Guelph, Ont.	1	28	232	27		
Hamilton, Ont.	17	493	3,722	470	20	493
Kitchener, Ont.	3	96	779	87	3	96
London, Ont.	3	132	953	125	4	132
Moncton, N.B.	1	22	142	18	1	22
Montréal, P.Q.	112	10,265	71,886	8,649	315	9,513
Niagara Falls, Ont.	2	30	222	27	2	30
Oakville, Ont.	1	15	112	15	1	15
Oshawa, Ont.	2	62	463	63	2	62
Ottawa, Ont.	29	1,835	14,776	1,874	21	1,281
Peterborough, Ont.	1	30	229	32	1	30
Québec, P.Q.	2	186	1,314	173	1	162
St. Catharines, Ont.	2	62	419	58	2	62
St-Jean, P.Q.	1	72	450	50	1	72
Sarnia, Ont.	1	52	346	52	1	52
Sherbrooke, P.Q.	1	18	116	14	1	18
Three Rivers, P.Q.	3	64	424	50	3	64
Toronto, Ont.	66	3,748	32,797	3,991	48	2,774
Trafalgar Twp., Ont.	2	52	399	49	2	52
Vancouver, B.C.	8	143	1,022	131	7	131
Verdun, P.Q.	1	78	571	54		
Victoria, B.C.	8	166	1,162	160	8	166
Waterloo, Ont.	1	21	160	20		
Welland, Ont.	1	11	83	11	1	11
Windsor, Ont.	1	96	1,120	104	1	96
Winnipeg, Man.	13	483	3,286	465	11	462
TOTAL	321	21,207	160,658	19,735	481	17,027
						12,917

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 11
RENTAL HOUSING UNITS FOR SALE AND SOLD, BY PROVINCE, 1953

Province	Number of Housing Units for Sale 1946-1953	Number of Housing Units Sold 1946-1952	Housing Units Sold, 1953	
			Number	Purchase Price (\$000)
Newfoundland.....	—	—	—	—
Prince Edward Island.....	2	2	—	—
Nova Scotia.....	2,305	2,300	3	6
New Brunswick.....	1,343	1,262	54	227
Quebec.....	5,932	5,240	191	958
Ontario.....	17,807	16,409	748	2,865
Manitoba.....	2,325	870	380	1,616
Saskatchewan.....	2,405	1,972	132	562
Alberta.....	2,241	2,077	67	297
British Columbia.....	4,383	4,203	107	461
CANADA.....	38,743	34,335	1,682	6,992

TABLE 12
RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY, 1953

Locality	Number of Housing Units for Sale 1946-1953	Number of Housing Units Sold 1946-1952	Housing Units Sold, 1953	
			Number	Purchase Price (\$000)
<i>Metropolitan Areas</i>				
Calgary.....	854	798	17	78
Edmonton.....	946	917	17	82
Halifax.....	1,645	1,638	—	—
Hamilton.....	1,307	1,291	10	32
London.....	417	298	46	234
Montréal.....	3,077	2,690	155	809
Ottawa.....	867	618	82	471
Québec.....	487	487	—	—
Saint John.....	568	514	42	176
St. John's.....	—	—	—	—
Toronto.....	1,000	966	12	62
Vancouver.....	1,893	1,918	11	47
Victoria.....	778	778	—	2
Windsor.....	2,736	2,351	343	1,098
Winnipeg.....	2,050	707	346	1,477
Sub-Total.....	18,625	15,971	1,081	4,568
<i>Other Major Cities</i>				
Brantford.....	698	616	56	223
Fort William.....	451	434	5	20
Kingston.....	413	411	2	14
Kitchener.....	214	212	1	5
Oshawa.....	122	115	3	11
Peterborough.....	773	696	1	4
Port Arthur.....	200	173	9	38
Regina.....	700	540	40	172
St. Catharines.....	962	933	6	19
Sarnia.....	510	496	5	29
Saskatoon.....	850	723	40	176
Sault Ste. Marie.....	400	385	9	34
Sherbrooke.....	135	128	4	16
Sudbury.....	—	—	—	—
Sydney.....	—	—	—	—
Three Rivers.....	57	57	—	—
Sub-Total.....	6,485	5,919	181	761

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 12
RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY, 1953
—Continued

Locality	Number of Housing Units for Sale 1946-1953	Number of Housing Units Sold 1946-1952	Housing Units Sold, 1953	
			Number	Purchase Price (\$000)
<i>Other Localities</i>				
Acton, Ont.....	50	48	1	5
Ajax, Ont.....	605	573	14	46
Almaville, P.Q.....	10	10	—	—
Amherst, N.S.....	150	146	3	6
Amqui, P.Q.....	1	1	—	—
Arnprior, Ont.....	25	25	—	—
Arvida, P.Q.....	500	378	—	—
Beauharnois, P.Q.....	100	100	—	—
Bow Island, Alta.....	15	15	—	—
Brampton, Ont.....	75	73	1	4
Brandon, Man.....	150	90	20	83
Bridgewater, N.S.....	3	3	—	—
Brockville, Ont.....	52	52	—	—
Brownsburg, P.Q.....	56	56	—	—
Campbellford, Ont.....	30	9	3	13
Cap-de-la-Madeleine, P.Q..	100	91	2	7
Carleton Place, Ont.....	25	24	1	4
Carleton-Sur-Mer, P.Q.....	1	1	—	—
Charlottetown, P.E.I.....	2	2	—	—
Chatham, Ont.....	145	129	11	72
Chicoutimi, P.Q.....	100	98	—	—
Clinton, Ont.....	50	50	—	—
Cobourg, Ont.....	20	20	—	—
Cochrane, Ont.....	50	36	7	29
Collingwood, Ont.....	220	197	12	43
Cornwall, Ont.....	127	124	—	—
Courtenay, B.C.....	2	—	1	6
Cowansville, P.Q.....	50	35	2	13
Cumberland, B.C.....	35	—	19	76
Devon, Alta.....	1	—	1	4
Dieppe, N.B.....	200	200	—	—
Drummondville, P.Q.....	2	—	—	—
Elmira, Ont.....	50	47	—	—
Englehart, Ont.....	25	24	—	—
Exeter, Ont.....	50	47	—	—
Farnham, P.Q.....	1	1	—	—
Fort Erie, Ont.....	242	236	2	6
Fort Frances, Ont.....	25	18	1	4
Frankford, Ont.....	100	100	—	—
Fredericton, N.B.....	215	208	2	8
Galt, Ont.....	150	139	4	16
Georgetown, Ont.....	70	70	—	—
Goderich, Ont.....	75	72	—	—
Gravenhurst, Ont.....	50	50	—	—
Grantham Twp., Ont.....	1	1	2	6
Guelph, Ont.....	186	173	4	17
Hespeler, Ont.....	20	18	1	4
Ingersoll, Ont.....	35	34	—	—
Jonquière, P.Q.....	124	121	1	3
Kamloops, B.C.....	165	146	6	26
Kelowna, B.C.....	150	125	7	32

TABLE 12
RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY, 1953—Continued

Locality	Number of Housing Units for Sale 1946-1953	Number of Housing Units Sold 1946-1952	Housing Units Sold, 1953	
			Number	Purchase Price (\$'000)
<i>Other Localities</i>				
Kenora, Ont.....	44	19	5	21
Kimberley, B.C.....	172	158	1	4
Kirkland Lake, Ont.....	100	92	5	19
Lake Cowichan, B.C.....	100	92	1	4
Lakeview, Ont.....	75	75	—	—
Larder Lake, Ont.....	85	85	—	—
La Tuque, P.Q.....	75	72	1	4
Leamington, Ont.....	100	95	2	8
Lethbridge, Alta.....	200	156	16	72
Lindsay, Ont.....	125	118	4	15
Listowel, Ont.....	65	59	3	12
Liverpool, N.S.....	50	50	—	—
Lucan, Ont.....	25	17	—	—
Malton, Ont.....	200	198	—	—
McGarry, Ont.....	25	—	25	37
Medicine Hat, Alta.....	150	144	1	5
Melville, Sask.....	75	59	7	25
Merritton, Ont.....	92	90	1	3
Midland, Ont.....	100	92	4	13
Moncton, N.B.....	300	294	2	9
Moose Jaw, Sask.....	350	259	31	130
Nelson, B.C.....	50	43	2	8
New Glasgow, N.S.....	138	138	—	—
New Liskeard, Ont.....	31	28	2	8
Niagara Falls, Ont.....	397	385	4	15
Nobel, Ont.....	248	240	—	—
North Battleford, Sask.....	100	88	3	12
North Bay, Ont.....	75	76	—	—
Oakville, Ont.....	50	45	4	19
Orillia, Ont.....	96	93	1	3
Owen Sound, Ont.....	163	161	2	8
Palmerston, Ont.....	30	21	2	7
Paris, Ont.....	50	42	3	12
Parry Sound, Ont.....	75	73	2	5
Penetanguishene, Ont.....	30	27	1	4
Penticton, B.C.....	100	100	—	—
Perth, Ont.....	50	41	2	8
Pictou, N.S.....	299	299	—	—
Portage la Prairie, Man....	125	76	14	56
Port Alberni, B.C.....	150	98	46	198
Port Elgin, N.B.....	3	1	2	11
Port Hope, Ont.....	122	119	—	—
Preston, Ont.....	100	94	3	11
Prince Albert, Sask.....	150	142	4	19
Prince George, B.C.....	100	83	7	32
Prince Rupert, B.C.....	523	523	—	—
Redcliff, Alta.....	25	11	9	33
Renfrew, Ont.....	125	110	6	22
Revelstoke, B.C.....	40	17	6	27
Rimouski, P.Q.....	10	10	—	—
Rock Island, P.Q.....	50	50	—	—

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 12
RENTAL HOUSING UNITS FOR SALE AND SOLD, BY LOCALITY, 1953—*Continued*

Locality	Number of Housing Units for Sale 1946-1953	Number of Housing Units Sold 1946-1952	Housing Units Sold, 1953	
			Number	Purchase Price (\$000)
<i>Other Localities</i>				
Rossland, B.C.....	125	122	—	—
St-Georges-de-Beauce, P.Q.	21	20	1	6
St-Joseph-de-Sorel, P.Q.....	176	149	—	—
St. Mary's, Ont.....	35	27	2	8
St-Paul-l'Ermite, P.Q.....	37	37	—	—
Ste-Thérèse, P.Q.....	100	97	1	3
St. Thomas, Ont.....	65	64	—	—
Salisbury, N.B.....	3	3	—	—
Shediac, N.B.....	4	4	—	—
Sioux Lookout, Ont.....	35	26	6	24
Smith's Falls, Ont.....	150	144	1	4
Sorel, P.Q.....	200	200	—	—
Stellarton, N.S.....	5	5	—	—
Stirling, Ont.....	25	22	—	—
Stratford, Ont.....	208	188	13	55
Sutherland, Sask.....	30	21	2	8
Tilbury, Ont.....	98	97	1	4
Timmins, Ont.....	200	186	7	28
Trenton, Ont.....	196	193	1	5
Uxbridge, Ont.....	17	16	—	—
Val-d'Or, P.Q.....	1	1	—	—
Valleyfield, P.Q.....	10	10	—	—
Walkerton, Ont.....	25	24	—	—
Wallaceburg, Ont.....	50	50	—	—
Waterloo, P.Q.....	25	25	—	—
Welland, Ont.....	783	774	3	8
Wetaskiwin, Alta.....	50	36	7	27
Weyburn, Sask.....	25	24	1	3
Wheatley, Ont.....	10	4	1	4
Woodstock, N.B.....	50	39	6	24
Woodstock, Ont.....	35	31	1	3
Yarmouth, N.S.....	15	15	—	—
Yorkton, Sask.....	125	117	4	17
Sub-Total.....	13,633	12,445	420	1,663
TOTAL.....	38,743	34,335	1,682	6,992

TABLE 13
RENTAL HOUSING UNITS UNDER MANAGEMENT AS AT DECEMBER 31, 1953⁽¹⁾

Province	Single Units			Multiple Units			All Projects		
	Total	Occupied by Veterans	Vacant	Total	Occupied by Veterans	Vacant	Total	Occupied by Veterans	Vacant
Newfoundland.....	78	51	—	—	—	—	78	51	—
Prince Edward Island.....	29	29	—	—	—	—	29	29	—
Nova Scotia.....	435	415	1	10	5	2	445	420	3
New Brunswick.....	495	483	—	205	191	—	700	674	—
Quebec.....	1,527	1,380	22	535	522	—	2,062	1,902	22
Ontario.....	5,852	5,197	4	535	532	—	6,387	5,729	4
Manitoba.....	2,547	2,544	—	—	—	—	2,547	2,544	—
Saskatchewan.....	1,370	1,368	—	—	—	—	1,370	1,368	—
Alberta.....	1,283	1,275	—	106	106	—	1,389	1,381	—
British Columbia.....	2,943	2,786	15	346	346	—	3,289	3,132	15
CANADA.....	16,559	15,528	42	1,737	1,702	2	18,296	17,230	44

⁽¹⁾—Including housing units acquired under agreements with builders and being held for sale.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 14—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY PROVINCE, 1953

Province	New-found-land	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Canada
<i>Gross Revenue (\$000)</i>											
Housing rentals.....	30.5	13.6	192.1	396.8	1,120.0	2,910.9	1,062.2	577.2	667.2	1,523.3	8,493.8
Staff houses and cafeterias.....	—	—	—	—	—	242.2	—	—	—	—	242.2
Ajax revenue.....	—	—	—	—	—	657.1	—	—	—	—	657.1
Sub-Total.....	30.5	13.6	192.1	396.8	1,120.0	3,810.2	1,062.2	577.2	667.2	1,523.3	9,393.1
Add: Adjustments to revenue reported in 1952 (not allocated).....	—	—	—	—	—	—	—	—	—	—	3.5
Total.....	—	—	—	—	—	—	—	—	—	—	9,396.6
<i>Expenditures (\$000)</i>											
Physical maintenance of property:											
(a) Wages and materials.....	6.2	.6	31.2	88.4	180.6	318.5	100.4	105.1	121.5	188.4	1,140.9
(b) Heat, light, power and water.....	—	—	—	28.0	41.5	57.9	—	—	8.6	35.9	171.9
(c) Extraordinary expenditures.....	.2	—	1.3	14.3	74.0	67.3	7.4	4.5	12.6	2.4	184.0
(d) Miscellaneous.....	—	—	2.0	1.3	6.3	3.8	1.7	.7	1.4	3.8	21.0
Cost of operating staff houses and cafeterias.....	—	—	—	—	—	274.2	—	—	—	—	274.2
Ajax operating expenses.....	—	—	—	—	—	664.7	—	—	—	—	664.7
Municipal charges.....	2.0	2.2	25.5	59.6	206.9	434.6	172.4	84.5	112.7	194.0	1,294.4
Provision for fire loss.....	.1	.1	.9	1.5	4.5	12.7	5.5	2.8	2.8	6.5	37.4
Provision for uncollectable rent.....	.2	—	.2	.4	4.3	3.5	.8	.2	.5	1.9	12.0
Sub-Total.....	8.7	2.9	61.1	193.5	518.1	1,837.2	288.2	197.8	260.1	432.9	3,800.5
Add: 1953 expenditures not allocated.....	—	—	—	—	—	—	—	—	—	—	6.4
Less: Adjustments to expenditures reported in 1952 (not allocated).....	—	—	—	—	—	—	—	—	—	—	2.4
Total.....	—	—	—	—	—	—	—	—	—	—	3,804.5
Net Income before adjustments (\$000).....	21.8	10.7	131.0	203.3	601.9	1,973.0	774.0	379.4	407.1	1,090.4	5,592.6
Less: Net adjustments.....	—	—	—	—	—	—	—	—	—	—	.5
Net Income (\$000).....	—	—	—	—	—	—	—	—	—	—	5,592.1
Number of Housing Units.....	78	29	445	700	2,062	6,387	2,547	1,370	1,389	3,289	18,296

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 15—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1953

Metropolitan Areas	Calgary (1)	Edmonton (2)	Halifax (3)	Hamilton (4)	London (5)	Montreal (6)	Ottawa (7)	Québec (8)	Saint John's (9)	Toronto (10)	Vancouver (11)	Victoria (12)	Winnipeg (13)	Sub-Total
<i>Gross Revenue (\$000)</i>														
Housing rentals.....	201.6	343.8	175.6	211.4	278.6	916.0	544.1	—	351.4	30.5	205.5	1,184.5	1,532.9	1,067.8
Staff houses and cafeterias....	—	—	—	47.9	—	—	182.8	—	—	11.5	—	—	—	—
Ajax revenue.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total.....	201.6	343.8	175.6	259.3	278.6	916.0	726.9	—	351.4	30.5	217.0	1,184.5	1,532.9	1,067.8
<i>Expenditures (\$000)</i>														
Physical maintenance of property:														
(a) Wages and materials.....	65.1	34.1	30.3	6.6	28.6	148.2	105.6	—	86.1	6.2	19.8	138.9	18.8	59.9
(b) Heat, light, power & water....	—	8.6	—	—	7.4	41.4	38.8	—	28.0	11.7	36.0	—	—	—
(c) Extraordinary expenditures....	—	12.7	1.3	—	5.2	60.6	20.0	—	14.3	2.0	10.9	1.6	—	—
(d) Miscellaneous.....	.6	.8	2.0	.5	.2	6.2	1.3	—	1.3	.2	3.6	—	.6	1.7
Cost of operating staff houses and cafeterias.....	—	—	—	79.6	—	—	183.8	—	—	10.8	—	—	—	—
Ajax operating expenses.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Municipal charges.....	35.9	57.7	22.8	8.7	49.8	173.0	69.2	—	52.0	2.0	32.0	153.0	17.4	96.2
Provision for fire loss.....	.9	1.3	.8	1.4	1.2	3.5	1.8	—	1.3	.1	.8	4.9	.6	2.5
Provision for uncollectable rent.....	.4	—	.2	—	.8	3.9	.9	—	.4	.2	.2	1.3	.3	.7
Total.....	102.9	115.2	57.4	96.8	93.2	436.8	421.4	—	183.4	8.7	86.4	339.3	37.1	172.3
Net Income (\$000).....	98.7	228.6	118.2	162.5	185.4	479.2	305.5	—	168.0	21.8	130.6	845.2	90.0	360.6
Number of Housing Units.....	457	651	409	705	556	1,588	836	—	600	78	388	2,519	266	1,128
Total.....	457	651	409	705	556	1,588	836	—	600	78	388	2,519	266	1,128

(8)—Includes Fredericton and Woodstock, N.B.

(9)—Includes Gander.

(10)—Includes Barrie, Midland, Newmarket, Penetanguishene.

(11)—Includes Chatham, Essex, Leamington and Sea Island.

(12)—Includes Courtenay, Cumberland, Lake Cowichan and Port Alberni.

(13)—Includes Chatham, Essex, Leamington and Wheatley.

(14)—Includes Brandon, Portage la Prairie, and Selkirk; and Kenora, Ont.

(1)—Includes Ponoka and Red Deer.

(2)—Includes Cold Lake, Leduc and Wetaskiwin.

(3)—Includes Eastern Passage, New Glasgow, Stellarton and Trenton, N.S.

(4)—Includes Oakville.

(5)—Includes Centralia, Chesley, Clinton, Exeter, Goderich, Listowel, Lucan, Meaford, Owen Sound, Palmerston, St. Mary's, St. Thomas, Stratford, Walkerton, Wingham and Woodstock.

(6)—Includes De Salaberry, St-Hubert and Ste-Thérèse.

(7)—Includes Amprior, Pembroke and Renfrew; Hull and Aylmer, P.Q.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 15—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1953—Continued

Other Major Cities	Brantford (3)	Fort William (1)	Kingston (2)	Kitchener (3)	Oshawa (3)	Peterborough (4)	Port Arthur (1)	Regina (5)	St. Catharines (6)	Sarnia (7)	Sault Ste. Marie (8)	Sherbrooke (8)	Sudbury (9)	Three Rivers (9)	Sub- Total
<i>Gross Revenue (\$000)</i>															
Housing rentals.....	—	234.5	43.6	324.8	—	326.3	—	411.4	121.4	86.8	165.8	43.6	—	2.6	1,760.8
Staff houses and cafeterias...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Ajax revenue.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total.....	—	234.5	43.6	324.8	—	326.3	—	411.4	121.4	86.8	165.8	43.6	—	2.6	1,760.8
<i>Expenditures (\$000)</i>															
Physical maintenance of property:															
(a) Wages and materials.....	—	27.6	1.1	25.0	—	16.6	—	76.6	13.0	11.2	28.5	3.3	—	1.3	204.2
(b) Heat, light, power & water	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
(c) Extraordinary expenditures	—	—	6.5	4.6	—	12.0	—	1.6	3.0	3.0	2.9	.2	—	—	33.8
(d) Miscellaneous.....	—	.6	.1	.2	—	.1	—	.3	—	.1	.4	—	—	—	1.8
Cost of operating staff houses and cafeterias.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Ajax operating expenses.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Municipal charges.....	—	33.0	6.7	54.6	—	50.6	—	62.5	21.2	15.0	22.1	6.9	—	.2	272.8
Provision for fire loss.....	—	1.1	.2	1.4	—	1.4	—	2.0	.5	.4	.8	.2	—	—	8.0
Provision for uncollectable rent.....	—	.1	.1	.1	—	.1	—	.1	.2	.2	.1	.3	—	.1	1.4
Total.....	—	62.4	14.7	85.9	—	80.8	—	143.1	37.9	29.9	54.8	10.9	—	1.6	522.0
Net Income (\$000).....	—	172.1	28.9	238.9	—	245.5	—	268.3	83.5	56.9	111.0	32.7	—	1.0	1,238.8
Number of Housing Units.....	—	540	97	668	—	681	—	966	271	195	405	88	—	24	3,935

(1)—Includes Dryden, Fort Frances, Geraldton, Port Arthur and Sioux Lookout.

(2)—Includes Barriefield, Brockville, Carleton Place, Cornwall, Napanee and Smith's Falls.

(3)—Includes Acton, Brantford, Fergus, Galt, Guelph, Hespeler, Paris, Preston and Waterloo, Ont.

(4)—Includes Belleville, Campbellford, Cobourg, Lindsay, Port Hope, Stirling and Trenton, Ont.

(5)—Includes Kamsack, Melville, Moose Jaw, Swift Current, Weyburn and Yorkton.

(6)—Includes Fort Erie, Merriton, Niagara Falls, Niagara-on-the-Lake, Thorold and Welland.

(7)—Includes Lloydminster, North Battleford, Prince Albert and Sutherland.

(8)—Includes Cowansville and Farnham.

(9)—Includes Cap-de-la-Madeleine and La Tuque.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 15—RENTAL HOUSING PROJECT INCOME AND OPERATING EXPENSE, BY LOCALITY, 1953—Continued

Other Localities	Ajax (1)	Chicoutimi (2)	Kelowna (3)	Lethbridge (4)	Moncton (5)	North Bay (6)	Trail (7)	Val d'Or (8)	Sub-Total	TOTAL
<i>Gross Revenue (\$000)</i>										
Housing rentals.....	—	25.0	121.6	121.9	75.4	71.1	90.0	57.2	562.2	8,493.8
Staff houses and cafeterias.....	657.1	—	—	—	—	—	—	—	657.1	242.2
Ajax revenue.....	—	—	—	—	—	—	—	—	—	657.1
Sub-Total.....	657.1	25.0	121.6	121.9	75.4	71.1	90.0	57.2	1,219.3	9,393.1
Add: Adjustments to revenue reported in 1952 (not allocated).....	—	—	—	—	—	—	—	—	—	3.5
Total.....	—	—	—	—	—	—	—	—	—	9,396.6
<i>Expenditures (\$000)</i>										
Physical maintenance of property:										
(a) Wages and materials.....	—	6.5	7.5	22.2	3.8	16.4	23.2	7.9	87.5	1,140.9
(b) Heat, light, power and water.....	—	.4	—	—	—	—	.7	2.6	3.7	171.9
(c) Extraordinary expenditures.....	—	—	.1	—	—	—	.1	—	.2	184.0
(d) Miscellaneous.....	—	—	—	—	—	—	—	—	—	21.0
Cost of operating staff houses and cafeterias.....	—	—	—	—	—	—	—	—	—	274.2
Ajax operating expenses.....	664.7	4.4	11.3	19.1	12.4	10.4	12.3	9.6	664.7	664.7
Municipal charges.....	—	.1	.6	.6	.3	.3	.5	.3	79.5	1,294.4
Provision for fire loss.....	—	—	.4	—	—	—	—	.1	2.7	37.4
Provision for uncollectable rent.....	—	—	—	—	—	—	—	—	.5	12.0
Sub-Total.....	664.7	11.4	19.8	42.0	16.6	27.1	36.7	20.5	838.8	3,800.5
Add: 1953 expenditures not allocated.....	—	—	—	—	—	—	—	—	—	6.4
Less: Adjustments to expenditures reported in 1952 (not allocated).....	—	—	—	—	—	—	—	—	—	2.4
Total.....	—	—	—	—	—	—	—	—	—	3,804.5
Net Income before adjustments (\$000).....	-7.6 ⁽⁹⁾	13.6	101.8	79.9	58.8	44.0	53.3	36.7	380.5	5,592.6
Less: Net adjustments.....	—	—	—	—	—	—	—	—	—	.5
Net Income (\$000).....	—	—	—	—	—	—	—	—	—	5,592.1
Number of Housing Units.....	341	59	279	282	166	136	225	128	1,616	18,296

(1)—Includes Oshawa.

(2)—Includes Jonquière.

(3)—Includes Kamloops, Penticton, Revelstoke and Vernon.

(4)—Includes Medicine Hat and Redcliff.

(5)—Includes Campbellton, Port Elgin, Amherst, N.S. and Charlottetown, P.E.I.

(6)—Includes Rouyn.

(7)—Includes Cranbrook, Kimberley, Nelson and Rossland.

(8)—Includes Rouyn.

(9)—Operating loss.

(6)—Includes Cochrane, Kearns, Kirkland Lake, New Liskeard, Sault Ste. Marie & Timmins.

(7)—Includes Cranbrook, Kimberley, Nelson and Rossland.

(8)—Includes Rouyn.

(9)—Operating loss.

TABLE 16
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING BUILT
UNDER FEDERAL-PROVINCIAL AGREEMENTS, BY LOCALITY, 1953

Locality	Appropriations		Expenditures During the Year ⁽¹⁾				Construction Progress of Federal-Provincial Housing Operations			
	Unex- pended as of Dec. 31, 1952 (\$000)	Ap- proved during 1953 (\$000)	Unex- pended as of Dec. 31, 1953 (\$000)	Housing (\$000)	Supple- men- tary Build- ings (\$000)	Land, Im- prove- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construction as of December 31, 1952	Number of Housing Units Com- pleted	Number of Housing Units under Construction as at December 31, 1953
Amherstburg, Ont. ⁽²⁾	—	242	167	63	—	12	75	—	—	25
Arnprior, Ont.....	—	246	149	88	—	9	97	—	—	25
Brookville, Ont. ⁽²⁾	400	—	400	—	—	—	—	—	—	—
Dunnville, Ont.....	136	—	28	90	—	18	108	25	25	13
Fort Erie, Ont.....	—	280	259	7	—	14	21	—	—	—
Fort William, Ont.....	362	—	112	221	—	29	250	70	70	20
Galt, Ont.....	—	506	463	—	—	43	43	—	—	14
Goderich, Ont.....	242	—	38	190	—	14	204	—	—	—
Guelph, Ont. ⁽²⁾	627	—	96	520	—	11	531	28	25	11
Halifax, N.S.....	1,269	—	16	1,092	—	161	1,253	65	42	70
Hamilton, Ont.....	2,102	—	632	1,034	—	436	1,470	496	96	161
Kenora, Ont.....	—	—	—	—	—	17	17	—	—	496
Lindsay, Ont.....	93	—	10	29	—	54	83	20	20	20
Midland, Ont. ⁽²⁾	92	—	34	40	—	18	58	18	18	18
Moose Jaw, Sask.....	431	—	19	323	—	89	412	71	4	75
North Bay, Ont.....	—	309	309	—	—	—	—	—	—	—
Owen Sound, Ont. ⁽²⁾ ...	393	—	380	—	—	13	13	—	—	—

⁽¹⁾—Includes both Federal and Provincial Shares.

⁽²⁾—Rental Housing Portion of Combined Land Assembly and Rental Housing Project.

TABLE 16
 APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING BUILT
 UNDER FEDERAL-PROVINCIAL AGREEMENTS, BY LOCALITY, 1953—Continued

Locality	Appropriations		Expenditures During the Year ⁽¹⁾				Construction Progress of Federal-Provincial Housing Operations				
	Unex- pended as of Dec. 31, 1952 (\$000)	Ap- proved during 1953 (\$000)	Unex- pended as of Dec. 31, 1953 (\$000)	Housing (\$000)	Supple- men- tary Build- ings (\$000)	Land, Im- prove- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construction as of December 31, 1952	Number of Housing Units Started	Number of Housing Units Com- pleted	Number of Housing Units under Construction as at December 31, 1953
Port Arthur, Ont.....	—	438	116	303	—	19	322	—	40	—	40
Port Hope, Ont.....	244	—	243	—	—	1	1	—	—	—	—
Prescott, Ont.....	35	—	5	24	—	6	30	10	—	10	—
Prince Albert, Sask.....	—	327	127	171	—	29	200	—	30	—	30
Prince Rupert, B.C.....	213	—	61	129	—	23	152	50	—	50	—
Saint John, N.B.....	1,948	—	294	1,645	—	9	1,654	—	200	100	100
St. John's, Nfld.....	1,708	—	52	1,270	—	386	1,656	252	—	252	—
St. Thomas, Ont.....	24	-39	-4	-11	—	—	-11	—	—	—	—
Sault Ste. Marie, Ont....	1,004	63	202	750	—	115	865	—	100	21	79
Smith, Falls, Ont.....	—	232	189	34	—	9	43	—	14	—	14
Stamford Twp., Ont. (2)	678	—	90	499	—	89	588	18	52	70	—
Stratford, Ont. (2).....	300	—	74	192	—	34	226	40	—	40	—
Trenton, Ont. (2).....	241	—	238	—	—	3	3	—	—	—	—
Vancouver, B.C.....	1,306	583	1,112	751	—	26	777	—	220	—	220
Windsor, Ont.....	119	142	-45	-39	—	345	306	29	—	29	—
TOTAL.....	13,967	3,329	5,849	9,415	—	2,032	11,447	1,192	906	1,532	566

(1)—Includes both Federal and Provincial Shares.

(2)—Rental Housing Portion of Combined Land Assembly and Rental Housing Project.

TABLE 17
 APPROPRIATIONS, EXPENDITURES, AND LOTS SOLD,
 LAND ASSEMBLY PROJECTS UNDER FEDERAL-PROVINCIAL AGREEMENTS, BY LOCALITY, 1953

Locality	Appropriations and Expenditures				Area (Acres)	Number of Lots	Number of Lots Sold 1953
	Unexpended as of December 31, 1952 (\$000)	Approved during 1953 (\$000)	Expenditures, Land and Improvements, 1953 ⁽¹⁾ (\$000)	Unexpended as at December 31, 1953 (\$000)			
Amherstburg, Ont. ⁽²⁾	—	33	14	19	6.2	31	9
Amprior, Ont.	—	58	—	58	9.5	43	—
Atikokan, Ont.	189	—	262	-73	434.0	1,140	164
Brantford, Ont.	—	—	75	-75	176.0	N.A.	—
Brockville, Ont. ⁽²⁾	375	—	1	374	169.4	385	—
Cobourg, Ont.	—	1,225	36	1,189	203.0	1,015	51
Corner Brook, Nfld.	146	—	170	-24	40.0	201	—
Guelph, Ont. ⁽²⁾	285	—	31	254	64.7	203	—
Hamilton, Ont.	-6	6	—	—	—	—	—
Kingston, Ont.	-3	—	3	-6	123.0	615	—
Kimberley, B.C.	—	75	—	75	12.5	50	—
Kitchener, Ont.	1,749	—	173	1,576	218.4	1,000	—
London, Ont.	311	—	116	195	485.0	2,325	—
Long Branch, Ont.	-1	1	—	—	—	—	—
Midland, Ont. ⁽²⁾	21	320	39	-18	5.2	42	—
North Bay, Ont. ⁽²⁾	—	—	—	320	7.0	56	—
Ottawa, Ont.	509	—	281	228	259.0	683	196
Owen Sound, Ont. ⁽²⁾	60	—	16	44	12.9	52	—
Peterborough, Ont.	622	—	7	615	524.0	2,170	—
Port Hope, Ont. ⁽²⁾	212	—	—	212	48.7	230	—
Saint John, N.B.	-2	—	—	-2	—	—	—
St. John's, Nfld.	22	103	104	21	154.3	532	146
St. Thomas, Ont.	228	39	49	218	80.0	206	47
Sarnia, Ont.	1,118	—	402	716	301.0	1,351	—
Stamford Twp., Ont. ⁽²⁾	78	—	72	6	12.1	57	34
Stratford, Ont. ⁽²⁾	149	—	105	44	23.2	122	22
Toronto, Ont.	—	—	151	-151	2,800.0	N.A.	81
Trail, B.C.	121	—	46	75	55.0	269	—
Trenton, Ont. ⁽²⁾	188	—	27	161	39.0	195	—
Windsor, Ont.	82	-123	-41	—	—	—	—
TOTAL	6,453	1,737	2,139	6,051	6,263.1	12,973	750

(1)—Includes both Federal and Provincial shares.

(2)—Land Assembly portion of combined Land Assembly and Rental Housing Project.

CENTRAL MORTGAGE AND HOUSING CORPORATION

TABLE 18
EXPENDITURES ON HOUSING RESEARCH AND
COMMUNITY PLANNING, 1946-1953

Type of Expenditure	1946 \$	1947 \$	1948 \$	1949 \$	1950 \$	1951 \$	1952 \$	1953 \$
<i>Central Mortgage and Housing Corporation</i>								
Economic and Related Research.....	45,656	92,648	99,837	99,649	72,997	86,732	97,896	106,044
Architectural Investi- gations.....	2,996	65,417	10,877	92,966	19,202	28,163	29,236	33,265
Technical Investigations..	—	—	—	—	—	799	2,372	503
Community Planning.....	17,305	34,182	5,986	2,296	7,244	6,840	6,565	8,262
Other Housing Investigations.....	—	—	—	—	23,428	24,928	16,660	15,120
Information Services.....	2,923	41,427	30,079	9,738	27,373	24,401	47,539	56,503
Sub-Total.....	68,880	233,674	146,779	204,649	150,244	171,863	200,268	219,697
<i>Grants to Other Government Departments and Institutions</i>								
Economic and Related Research.....	39,138	33,330	24,345	7,853	8,699	14,794	7,866	8,733
Architectural Investi- gations.....	—	11,222	—	5,800	—	7,500	23,375	6,625
Technical Investigations..	—	—	—	—	—	—	—	1,500
Community Planning.....	52,357	88,201	78,398	50,567	57,742	96,420	102,015	109,446
Other Housing Investigations.....	—	—	34,889	32,043	26,535	—	10,695	14,425
Information Services.....	—	—	—	—	—	—	—	932
Sub-Total.....	91,495	132,753	137,632	96,263	92,976	118,714	143,951	141,661
<i>Central Mortgage and Housing Corporation and Grants to Other Government Departments</i>								
Economic and Related Research.....	84,794	125,978	124,182	107,502	81,696	101,527	105,762	114,777
Architectural Investi- gations.....	2,996	76,639	10,877	98,766	19,202	35,663	52,611	39,890
Technical Investigations..	—	—	—	—	—	799	2,372	2,003
Community Planning.....	69,662	122,383	84,384	52,863	64,986	103,259	108,580	117,708
Other Housing Investigations.....	—	—	34,889	32,043	49,963	24,928	27,355	29,545
Information Services.....	2,923	41,427	30,079	9,738	27,373	24,401	47,539	57,435
TOTAL.....	160,375	366,427	284,411	300,912	243,220	290,577	344,219	361,358

PART II

OTHER OPERATIONS

TABLE 19
 APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
 DEPARTMENT OF NATIONAL DEFENCE, BY PROVINCE, 1953

Province	Appropriations			Expenditures During the Year				Construction Progress of Housing Operations			
	Unex- pended as of Dec. 31, 1952 (\$000)	Ap- proved during 1953 (\$000)	Unex- pended as of Dec. 31, 1953 (\$000)	Housing (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units Under construction as at December 31, 1952	Number of Housing Units Com- pleted	Number of Housing Units Under Construction as at December 31, 1953	
Newfoundland.....	66	—	48	2	—	16	18	—	—	—	
Prince Edward Island.....	118	8	112	—	—	14	14	—	—	—	
Nova Scotia.....	4,177	327	1,556	2,532	98	318	2,948	306	379	119	
New Brunswick.....	147	6	101	—	—	52	52	—	—	—	
Quebec.....	996	366	818	275	31	238	544	227	227	—	
Ontario.....	8,445	801	4,394	3,052	148	1,652	4,852	481	518	123	
Manitoba.....	2,642	1,517	2,155	1,084	43	877	2,004	301	45	332	
Saskatchewan.....	1,667	1,091	1,675	803	65	215	1,083	270	12	276	
Alberta.....	4,291	5,308	6,354	1,679	113	1,453	3,245	528	166	506	
British Columbia.....	1,534	708	1,151	788	54	249	1,091	196	51	197	
Yukon Territory.....	741	85	351	381	—	94	475	144	2	146	
CANADA.....	24,824	10,217	18,715	10,596	552	5,178	16,326	2,453	628	2,581	
										500	

TABLE 20
APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
DEPARTMENT OF NATIONAL DEFENCE, BY LOCALITY, 1953

Locality	Appropriations		Expenditures during the Year				Construction Progress of Housing Operations			
	Unex- pended as of Dec. 31, 1952 (\$000)	Ap- proved during 1953 (\$000)	Unex- pended as of Dec. 31, 1953 (\$000)	Housing (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units Started	Number of Housing Units Com- pleted	Number of Housing Units under Construc- tion as at December 31, 1953
Albro Lake (Halifax Co.), N.S.	1	—	1	—	—	—	116	—	44	—
Aylmer, Ont.	107	18	9	49	—	67	44	—	—	—
Bagotville, P.Q.	159	—	115	—	—	44	291	—	46	—
Barriefield, Ont.	623	107	439	93	—	198	—	—	—	—
Belmont Park (Esquimalt), B.C.	208	—	201	—	—	7	7	—	—	—
Boundary Bay, B.C.	98	—	95	—	—	3	3	—	—	—
Buckmaster's Field (St. John's), Nfld.	2	—	2	—	—	—	—	—	—	—
Calder, Alta.	3	—	3	—	—	—	—	—	—	—
Calgary, Alta.	966	48	568	226	18	202	446	—	72	36
Camp Borden, Ont.	572	15	534	—	26	27	53	—	—	—
Centralia, Ont.	256	—	100	—	—	16	16	—	—	—
Chatham, N.B.	138	4	135	—	—	42	42	—	—	—
Chilliwack, B.C.	351	—	186	186	—	30	216	1	21	—
Claresholm, Alta.	583	—	76	314	—	193	507	—	150	—
Clinton, Ont.	18	—	18	—	—	—	—	—	—	—
Cobourg, Ont.	299	—	86	158	—	55	213	25	—	25
Cold Lake, Alta.	1	4,787	4,161	313	—	314	627	86	—	86
Comox, B.C.	753	708	619	594	54	194	842	50	150	50
Cornwallis (Annapolis Co.), N.S.	—4	25	10	—	—	11	11	—	—	—
Coverdale, N.B.	9	2	1	—	—	10	10	—	—	—

TABLE 20
 APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
 DEPARTMENT OF NATIONAL DEFENCE, BY LOCALITY, 1953—Continued

Locality	Appropriations		Expenditures during the Year				Construction Progress of Housing Operations				
	Unex- pended as of Dec. 31, 1952 (\$000)	Ap- proved during 1953 (\$000)	Unex- pended as of Dec. 31, 1953 (\$000)	Housing (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units Construc- tion as at December 31, 1952	Number of Housing Units Started	Number of Housing Units Com- pleted	Number of Housing Units under Construc- tion as at December 31, 1953
Debert, N.S.	11	—	11	—	—	—	—	—	134	120	80
Downsview (York Co.), Ont.	1,982	—	418	1,401	—	163	1,564	66	—	—	—
Dundurn, Sask.	14	—	11	—	—	3	3	—	—	—	—
Edmonton, Alta.	551	330	568	147	—	166	313	—	—	—	—
Esquimalt, B.C.	108	—	86	8	—	14	22	26	—	26	—
Gloucester (Carleton Co.), Ont.	11	11	17	—6	—	11	5	96	4	85	15
Greenwood, N.S.	997	5	552	286	98	66	450	69	186	153	102
Halifax, N.S.	2,494	—	679	1,759	—	56	1,815	—	—	—	—
Hammond Plains (Halifax Co.), N.S.	1	—	1	—	—	—	—	—	—	—	—
Kenna's Hill (St. John's), Nfld.	1	—	1	—	—	—	—	11	—	11	—
London, Ont.	334	—	148	31	—	155	186	—	—	—	—
McGivney, N.B.	2	—	2	—	—	—	—	—	—	—	—
Moose Jaw, Sask.	906	883	1,195	455	65	74	594	120	—	120	—
Namoo, Alta.	383	50	104	52	50	227	329	170	—	170	—
North Bay, Ont.	552	—	99	299	—	154	453	62	—	62	—
Oakville, Ont.	509	—	97	346	—	66	412	75	—	75	—
Penhold, Alta.	1,771	64	840	627	45	323	995	100	80	114	66
Petawawa, Ont.	1,560	36	941	542	—1	114	655	17	1	—	18
Picton, Ont.	139	—	139	—	—1	1	—	169	19	188	—
Portage la Prairie, Man.	563	454	232	567	43	175	785	—	—	—	—
Rivers, Man.	269	12	209	—	—	72	72	—	—	—	—

TABLE 20
 APPROPRIATIONS, EXPENDITURES AND CONSTRUCTION PROGRESS OF HOUSING FOR THE
 DEPARTMENT OF NATIONAL DEFENCE, BY LOCALITY, 1953—Continued

Locality	Appropriations		Expenditures during the Year				Construction Progress of Housing Operations			
	Unex- pended as of Dec. 31, 1952 (\$000)	Ap- proved during 1953 (\$000)	Unex- pended as of Dec. 31, 1953 (\$000)	Housing (\$000)	Supple- men- tary Build- ings (\$000)	Land, Improve- ments and Other Outlay (\$000)	Total (\$000)	Number of Housing Units under Construc- tion as at December 31, 1952	Number of Housing Units Com- pleted	Number of Housing Units under Construc- tion as at December 31, 1953
Rockcliffe (Ottawa), Ont.....	627	—	395	14	4	214	232	—	—	—
Ste-Foy, P.Q.....	578	—	292	246	—	40	286	200	—	—
St-Hubert, P.Q.....	103	59	62	1	31	68	100	—	—	—
St-Jean, P.Q.....	20	—	19	—	—	1	1	—	—	—
St-John's, Nfld.....	63	—	44	2	—	17	19	—	27	—
St-Thérèse, P.Q.....	97	306	299	27	—	77	104	—	—	—
Saskatoon, Sask.....	748	208	469	348	—	139	487	12	156	6
Sea Island, B.C.....	16	—	16	—	—	—	—	—	—	—
Shearwater (Halifax Co.), N.S.....	109	34	51	2	—	90	92	—	—	—
Shilo, Man.....	563	—5	493	—	—	65	65	—	—	—
Suffield, Alta.....	33	29	36	—	—	26	26	—	—	—
Summerside, P.E.I.....	118	8	112	—	—	14	14	—	—	—
Trenton, Ont.....	531	198	352	74	120	183	377	—	—	—
Tuft's Cove (Halifax Co.), N.S.....	566	240	242	468	—	96	564	141	141	—
Uplands (Ottawa), Ont.....	324	417	463	51	—	227	278	160	160	—
Valcartier, P.Q.....	40	—	31	—	—	9	9	—	—	—
Wallace Hill, N.S.....	—	24	6	18	—	—	18	2	—	2
Whitehorse, Yukon.....	740	85	350	381	—	94	475	146	146	—
Winnipeg, Man.....	1,247	1,055	1,220	517	—	565	1,082	26	144	14
TOTAL.....	24,824	10,217	18,715	10,596	552	5,178	16,326	2,453	2,581	500

TABLE 21
CONSTRUCTION CONTRACTS REQUESTED AND AWARDED, AND VALUE OF WORK COMPLETED,
DEFENCE CONSTRUCTION PROJECTS, BY PROVINCE, 1953

Province	Contracts Requested		Contracts Awarded		Value of Work Completed ⁽¹⁾ (\$000)
	Number	Value (\$000)	Number	Value (\$000)	
Newfoundland.....	3	1,944	4	1,987	2,709
Prince Edward Island.....	2	23	3	113	362
Nova Scotia.....	54	8,942	49	8,060	12,894
New Brunswick.....	19	2,328	14	1,848	3,152
Quebec.....	83	19,039	85	19,168	24,324
Ontario.....	113	17,518	105	14,923	35,827
Manitoba.....	44	6,917	46	6,039	11,844
Saskatchewan.....	11	2,773	9	2,527	5,669
Alberta.....	53	1,340	59	7,432	13,786
British Columbia.....	57	7,887	53	10,418	12,301
Northwest Territories.....	2	122	2	122	10
Yukon Territory.....	6	3,433	6	3,433	133
Not Localized.....	10	36	10	30	-11
CANADA.....	457	72,302	445	76,100	123,000

⁽¹⁾ Expenditures plus holdback.

